

For more information on privacy rights, see the following web sites:

www.privacyrights.org

www.ftc.gov

For information on identity theft, see:

www.ftc.gov/ftc/consumer.htm

To remove your name from most telemarketing and junk mail lists, contact Direct Marketing Association - www.the-dma.org

To remove your name from Credit Bureau Marketing Lists, call toll free 1-888-567-8688

**For additional copies of this brochure,
OR**

**For other consumer information
contact:**

**Office of Attorney General
Consumer Protection
and Antitrust Division
600 E Boulevard Ave Dept 125
Bismarck ND 58505-0040
www.ag.state.nd.us**

**Tel: (701) 328-3404
Toll free 1-800-472-2600
(TTY) 1-800-366-6888**



Greetings:

Your personal information is a valuable asset, which you should guard against misuse and fraud. As your Attorney General, I am committed to protecting your consumer rights and investigating consumer fraud.

Identity theft, credit card fraud and telemarketing scams have been in the news recently, but many people are not aware of the extent to which their private personal and financial information might be made public. The Financial Services Modernization Act (also known as the Gramm-Leach-Bliley Act or GLB) now allows banks, insurance companies, and brokerage firms to operate as one. These companies can now merge customer information and even sell it to third parties. This represents a real risk to your privacy. There are, however, some benefits to disclosure. Consequently, you need to weigh the advantages of disclosure against the pitfalls.

The Office of Attorney General has prepared this brochure to help guide you through the new procedures to protect your personal information.

A handwritten signature in black ink, appearing to read "Wayne Stenehjem".

**Wayne Stenehjem
Attorney General**

Privacy Policies And Opt Out Notices



OPT OUT OF DISCLOSURE OF PERSONAL INFORMATION

To Whom It May Concern:

This notifies you that I hereby opt out of the sale, distribution, exchange or other disclosure of any and all personal information you have about me. "Personal information" includes, but is not limited to, my name, residential/mailling address, work address, home, work and other telephone numbers, email address, social security number, drivers license number, account number, access number, account balance, and transaction or credit history. This notice applies to all accounts with you.

(For joint accounts – both account holders should sign below)

Full Name: _____

Full Name: _____

Address: _____

Address: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

Prepared by Office of Attorney General, State of North Dakota.

You may wish to send this form to:

- Your bank and other financial institutions
- Credit and Charge Card Companies
- Insurance company
- Mortgage company
- Telephone/cellular telephone company
- Collection agencies
- Travel Agents

New federal and state laws, effective this year, require your local bank or credit union, insurance companies and securities firms (collectively referred to as "financial institutions") to provide you with a copy of their **privacy policy**.

The privacy policy is supposed to explain what personal information the institution collects and how it shares or discloses that information with others ("third party disclosure").

You may already have received a number of these "policy notices" from credit card companies and financial institutions. The policy forms can be long and confusing, and may use words or phrases that are not explained clearly. Some are printed in such a way that you cannot easily find the important information.

"Personal Information" may include your name, address, social security number, account number, account balance, payment history, overdraft history, credit history, assets, and even income. Personal information may also be referred to as *"Personally Identifiable Financial Information."*

"Nonpublic personal information" is "personal information" that identifies you but is not available from public sources (such as the telephone book).

Although a financial institution must notify you of its privacy policy at least once a year, you can notify the institution of your wishes at any time.

If you do not want an institution to share your "nonpublic personal information" with other companies, you must notify that institution that you want to **"opt out."** You only need to opt out once, but you must do this for each institution.

Some privacy policy notices do not include "opt out" information because the institution is not presently sharing your information with unrelated companies. While it does not have to provide a notice if it is not sharing your information with unrelated companies, an institution is still allowed to share that information with closely related companies.

For your convenience, you can use the attached "opt out" form to send to any financial institution, credit card company, or other entity that has your personal information.

The new laws give the power to you, the consumer – but only if you take action to protect your personal information.