



Protect Your Financial Privacy

The Federal Deposit Insurance Corporation and other federal regulators require banks, insurance companies, brokerage firms and certain businesses that share financial information to tell you their privacy policies. They must give you this information when you open an account, and at least once every year after.

Financial Institution Privacy Policies must include:

- The kinds of information being collected
- How the confidentiality and security of this information will be protected
- What types of businesses may be provided this information

Opting out of information sharing

Several companies state in their privacy policies that they will not sell/share information to third parties. In this instance, a consumer will only receive a privacy policy stating this and no "opt out" form will be included.

If a business is going to share the information with anyone outside its corporate family, it must also give you the chance to "opt-out" or say no to information sharing. Even if you don't opt out, your actual account numbers may not be shared with third parties for marketing purposes.

Your credit information has additional privacy protections under the Fair Credit Reporting Act. Only people with a legitimate business need can get a copy of your report. An employer can only get your report with your written consent.



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