

ANNUAL PRIVACY NOTICE

Date: [Insert Date]

Dear [Customer Name],

At [Company Name], protecting your privacy is important to us. In accordance with the Gramm-Leach-Bliley Act (GLBA), this letter provides our annual notice regarding how we collect, share, and protect your personal information.

Information We Collect

We collect nonpublic personal information about you to provide our services. This includes:

- Information from your applications (e.g., name, address, social security number).
- Information about your transactions with us (e.g., account balances, payment history).
- Information from consumer reporting agencies (e.g., credit scores).

How We Share Information

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law. We may share information with:

- Service providers who assist in our operations.
- Government entities or courts in response to legal requests.

Confidentiality and Security

We restrict access to your personal information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Right to Opt-Out

[Select one option below:]

Option A: We do not share your information with non-affiliated third parties for marketing purposes; therefore, no opt-out is necessary.

Option B: If you prefer that we do not share your information with non-affiliated third parties, you may opt-out by [Insert Instructions, e.g., calling 1-800-XXX-XXXX or visiting our website].

Thank you for choosing [Company Name].

Sincerely,

[Company Name]

[Company Address]

[Contact Phone Number]