

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Annual Privacy Notice Regarding Your Personal Information

Dear [Customer Name],

At [Financial Institution Name], protecting your privacy is a top priority. In accordance with the Gramm-Leach-Bliley Act (GLBA), we are providing this notice to explain how we collect, share, and protect your personal information.

Information We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms (such as your name, address, and social security number).
- Information about your transactions with us, our affiliates, or others (such as your account balance and payment history).
- Information we receive from a consumer reporting agency (such as your creditworthiness and credit history).

Information We Share

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We may share information with non-affiliated third parties that perform services on our behalf, such as data processing or marketing, provided they agree to keep the information confidential.

Your Right to Opt-Out

If you prefer that we do not disclose nonpublic personal information about you to non-affiliated third parties, you may opt out of those disclosures. You may direct us not to make those disclosures (other than disclosures permitted by law) by:

- Calling us at: [Phone Number]
- Visiting our website at: [Website URL]
- Mailing the attached form to: [Mailing Address]

Confidentiality and Security

We restrict access to nonpublic personal information about you 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.

If you have any questions regarding this notice, please contact our customer service department at [Phone Number].

Sincerely,

[Name/Title]

[Financial Institution Name]