

# VIII. Privacy and Consumer Information



## Contents

### **Gramm-Leach-Bliley Act (Privacy of Consumer Financial Information) VIII-1.1**

Introduction	VIII-1.1
Definitions and Key Concepts	VIII-1.1
“Opt Out Right and Exceptions”	VIII-1.2
Financial Institution Duties	VIII-1.3
Notice and Opt Out Duties to Consumers	VIII-1.3
Notice Duties to Customers	VIII-1.4
Requirements for Notices	VIII-1.4
Other Matters	VIII-1.5
Fair Credit Reporting Act	VIII-1.5
State Law	VIII-1.5
Guidelines Regarding Protecting Customer Information	VIII-1.5
Examination Objectives	VIII-1.6
Examination Procedures	VIII-1.6
Module 1	VIII-1.10
Module 2	VIII-1.12
Module 3	VIII-1.13
Module 4	VIII-1.14
Module 5	VIII-1.14
References	VIII-1.15
Job Aids	VIII-1.15

### **Children’s Online Privacy Protection Act (COPPA) VIII-2.1**

Introduction	VIII-2.1
Examination Objectives	VIII-2.1
Examination Procedures	VIII-2.1
References	VIII-2.1

### **Right to Financial Privacy Act VIII-3.1**

Introduction	VIII-3.1
Examination Objective	VIII-3.1
Examination Procedures	VIII-3.1
References	VIII-3.1
Job Aids	VIII-3.1
Right to Financial Privacy Worksheet	VIII-3.2

### **Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003 VIII-4.1**

Introduction	VIII-4.1
Key Definitions	VIII-4.1
General Requirements of the CAN-SPAM Statute:	VIII-4.2

## VIII. Privacy – Table of Contents

---

Examination Objectives:	VIII-4.3
Examination Procedures	VIII-4.3
Initial Procedures	VIII-4.3
Verification Procedures	VIII-4.3
Conclusions	VIII-4.4
References	VIII-4.4
Job Aids	VIII-4.4
<b>CAN-SPAM Examination Worksheet</b>	<b>VIII-4.4</b>
<b>Telephone Consumer Protection Act</b>	<b>VIII-5.1</b>
Introduction	VIII-5.1
Key Definitions:	VIII-5.1
General Requirements of TCPA	VIII-5.1
Examination Objectives:	VIII-5.2
Examination Procedures	VIII-5.2
Verification Procedures	VIII-5.3
Do-Not-Call List	VIII-5.3
Automated Dialing and Abandoned Calls	VIII-5.4
Conclusions	VIII-5.4
References	VIII-5.4
Federal Trade Commission Resources	VIII-5.4
Federal Communications Commission Resources	VIII-5.4
Job Aids	VIII-5.4
Telephone Consumer Protection Act Worksheet	VIII-5.4
<b>Fair Credit Reporting Act</b>	<b>VIII-6.1</b>
Introduction	VIII-6.1
Structure and Overview of Examination Modules	VIII-6.1
Key Definitions	VIII-6.1
Examination Objectives	VIII-6.2
Examination Procedures	VIII-6.3
Initial Procedures	VIII-6.3
Module 1: Obtaining Consumer Reports	VIII-6.5
Module 2: Obtaining Information and Sharing Among Affiliates	VIII-6.7
Module 3: Disclosures to Consumers and Miscellaneous Requirements	VIII-6.17
Module 4: Financial Institutions as Furnishers of Information	VIII-6.37
Module 5: Consumer Alerts and Identity Theft Protections	VIII-6.45
References	VIII-6.47
Job Aids	VIII-6.47