

Federal Reserve Draft - 09/06/2006

Survey of Information Sharing Practices with Affiliates

(FR 3214e; OMB No. 7100- to be assigned)

Section 214(e)(2)(A)(i) – Identify the purposes for which consumer information is shared among your affiliates.

1. We **share** consumer information with our affiliates who may use it for the following purposes (check all that apply):

- Marketing to consumers
- Credit evaluation and underwriting
- Processing of transactions
- Billing
- Mailing of account statements and other disclosures
- Fraud prevention and detection
- Research
- Insurance underwriting
- Employment and hiring purposes
- Regulatory compliance (e.g. Bank Secrecy Act/Anti-Money Laundering, HMDA)
- Document storage and retention
- Data processing purposes not included in the previous items
- Other (please specify) _____
- Do not share consumer information with our affiliates
- Don't know

2. We **share** consumer information with our affiliates so that they can provide us with the following services (check all that apply):

- Marketing to consumers
- Credit evaluation and underwriting
- Processing of transactions
- Billing
- Mailing of account statements and other disclosures
- Fraud prevention and detection
- Research
- Insurance underwriting
- Employment and hiring decisions
- Regulatory compliance (e.g. Bank Secrecy Act/Anti-Money Laundering, HMDA)
- Document storage and retention
- Data processing purposes not included in the previous items
- Other (please specify) _____
- Do not share consumer information with our affiliates in order to obtain services
- Don't know

3. We **receive** consumer information from our affiliates and use it for the following purposes (check all that apply):

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- Marketing to consumers
- Credit evaluation and underwriting
- Processing of transactions
- Billing
- Mailing of account statements and other disclosures
- Fraud prevention and detection
- Research
- Insurance underwriting
- Employment and hiring decisions
- Regulatory compliance (e.g. Bank Secrecy Act/Anti-Money Laundering, HMDA)
- Document storage and retention
- Data processing purposes not included in the previous items
- Other (please specify) _____
- Do not receive consumer information from our affiliates
- Don't know

4. We **receive** consumer information from our affiliates so that we can provide them with the following services (check all that apply):

- Marketing to consumers
- Credit evaluation and underwriting
- Processing of transactions
- Billing
- Mailing of account statements and other disclosures
- Fraud prevention and detection
- Research
- Insurance underwriting
- Employment and hiring decisions
- Regulatory compliance (e.g. Bank Secrecy Act/Anti-Money Laundering, HMDA)
- Document storage and retention
- Data processing purposes not included in the previous items
- Other (please specify) _____
- Do not receive consumer information from our affiliates in order to provide services
- Don't know

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Section 214(e)(2)(A)(ii) – Identify the types of consumer information shared among your affiliates.

5. We **share** the following types of consumer information with our affiliates (check all that apply):

- Identifying information, such as name and address
- Transaction or experience information, such as information about an account the consumer has with us
- Application information
- Consumer report information from consumer reporting agencies
- Information from other third parties
- Public record information, such as mortgage records or bankruptcy records
- Other (please specify) _____
- Do not share consumer information with our affiliates
- Don't know

6. We **receive** the following types of consumer information from our affiliates (check all that apply):

- Identifying information, such as name and address
- Transaction or experience information, such as information about an account the consumer has with them
- Application information
- Consumer report information from consumer reporting agencies
- Information from other third parties
- Public record information, such as mortgage records or bankruptcy records
- Other (please specify) _____
- Do not receive consumer information from our affiliates
- Don't know

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Section 214(e)(2)(A)(iii) – Identify the number of options you give consumers to control the sharing of information with affiliates.

7. Each of the following statements relates to the choices you give consumers to limit the sharing of consumer information with your affiliates. Check the statement that applies to you:

- We **give consumers the opportunity to opt out** of the sharing of certain consumer information with our affiliates.
 - We **give consumers the opportunity to opt in** to the sharing of certain consumer information with our affiliates.
 - We **do not give consumers** the opportunity to opt out of the sharing of consumer information with our affiliates because we share consumer information with our affiliates in a way that does not require us to give the consumer the right to opt out.
 - We **do not give consumers** the opportunity to opt out of the sharing of consumer information with our affiliates because we do not share consumer information with our affiliates.
 - Other (please specify)
-

8. We give consumers the opportunity to **limit the sharing** of the following types of consumer information with our affiliates (check all that apply):

- Non-transaction or experience information, such as information from consumer reports or applications.
- Transaction or experience information.
- Identifying information.

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Section 214(e)(2)(A)(iii) – Identify the degree to which consumers exercise choices, if at all.

9. Identify the percentage of consumers who have chosen to opt out of the sharing of certain consumer information with your affiliates (check the appropriate box):

- Less than or equal to 2 percent
- Greater than 2 percent and less than or equal to 5 percent
- Greater than 5 percent and less than or equal to 10 percent
- Greater than 10 percent and less than or equal to 15 percent
- Greater than 15 percent and less than or equal to 20 percent
- Greater than 20 percent
- Don't know
- Not applicable

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Section 214(e)(2)(A)(iii) – Identify the manner in which consumers exercise choices, if at all, and estimate the percentage of the responding consumers that use each method.

10. Identify the methods through which you allow consumers to exercise their opt-out choices (check all that apply):

- E-mail
- Web site
- Mailing back a tear-off form
- Telephone
- In person
- Letter
- Other means (please specify) _____
- Not applicable

11. Estimate the percentage of all consumers that exercise their opt-out choices through each method identified in response to Question 10 (check all that apply).

	Percentages based on ALL consumers				Not applicable	Don't know or can't estimate
	0-25%	26-50%	51-75%	76-100%		
E-mail						
Web site						
Mailing back a tear-off form						
Telephone						
In person						
Letter						
Other means						

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Section 214(e)(2)(A)(iv)(I) – Indicate whether you share or may share personally identifiable transaction or experience information with affiliates for purposes related to employment or hiring. In situations where personally identifiable transaction or experience information is shared with affiliates for purposes related to employment or hiring, indicate whether the person that is the subject of shared information is given notice of such sharing, and the specific uses of such shared information.

12. Each of the following statements relates to the sharing of personally identifiable transaction or experience information among affiliates for purposes related to **employment or hiring** (check all statements that apply to you):

- We **share** with our affiliates personally identifiable transaction or experience information about consumers for purposes related to **employment or hiring**.
- We **notify** the consumer who is the subject of the shared information that we **share** personally identifiable transaction or experience information with our affiliates.
- We **notify** the consumer who is the subject of the shared information of the **specific uses** of the shared information.
- We **receive** from our affiliates personally identifiable transaction or experience information about consumers for purposes related to **employment or hiring**.
- We **notify** the consumer who is the subject of the received information that we **receive** personally identifiable transaction or experience information from our affiliates.
- We **notify** the consumer who is the subject of the received information of the **specific uses** of the received information.
- None of the above.

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Section 214(e)(2)(A)(iv)(II) – Indicate whether you share personally identifiable transaction or experience information with affiliates for purposes of **general publication**. Further, if you engage in such sharing, indicate the type of general publication.

13. The following statements relate to the sharing of personally identifiable transaction or experience information with affiliates for purposes of **general publication** (check all that apply):

- We **share** personally identifiable transaction or experience information with our affiliates for purposes of general publication.
- We **receive** personally identifiable transaction or experience information from our affiliates for purposes of general publication.
- None of the above.

14. Identify the **general publication purposes** for which you **share** personally identifiable transaction or experience information with your affiliates (check all that apply):

- Marketing lists
- Fraud detection lists
- Bank secrecy/anti-money laundering lists
- Public records
- Newspaper
- Other (please specify) _____
- Don't know
- Not applicable

15. Identify the **general publication purposes** for which you **receive** personally identifiable transaction or experience information from your affiliates (check all that apply):

- Marketing lists
- Fraud detection lists
- Bank secrecy/anti-money laundering lists
- Public records
- Newspaper
- Other (please specify) _____
- Don't know
- Not applicable

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Section 214(e)(2)(B) – Describe the information disclosure practices that you and your affiliates employ for the purposes of making underwriting decisions or credit evaluations of consumers.

16. Identify the **types** of consumer information that you **share** with your affiliates for purposes of **making underwriting decisions or credit evaluations** of consumers (check all that apply):

- Identifying information
- Transaction or experience information
- Application information
- Consumer report information from consumer reporting agencies
- Information from other third parties
- Public record information
- Other (please specify) _____
- Don't know
- Not applicable

17. Identify the **purposes** for which you **share** consumer information with your affiliates in connection with **making underwriting decisions and credit evaluations** of consumers (check all that apply):

- Identity verification
- Fraud detection
- Credit underwriting and analysis
- Qualification for specific product
- Other (please specify) _____
- Don't know
- Not applicable

18. Identify the **types** of consumer information that you **receive** from your affiliates for purposes of **making underwriting decisions or credit evaluations** of consumers (check all that apply):

- Identifying information
- Transaction or experience information
- Consumer application information
- Consumer report information from consumer reporting agencies
- Information from other third parties
- Public record information
- Other (please specify) _____
- Don't know
- Not applicable

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19. Identify the **purposes** for which you **receive** consumer information from your affiliates in connection with **making underwriting decisions and credit evaluations** of consumers (check all that apply):

- Identity verification
- Fraud detection
- Credit evaluation and analysis
- Qualification for specific product
- Other (please specify) _____
- Don't know
- Not applicable