Privacy for Customer Contact Personnel
Glossary

A

Affiliate
Any company that controls, is controlled by, or is under common control with another company.

C

Consumer
An individual who obtains, from a financial institution, financial products or services which are to be used primarily for personal, family, or household purposes. It also means the legal representative of such an individual.

Customer
A consumer with whom a financial institution has a continuing relationship.

N

Nonaffiliated third parties
Any entity that is not an affiliate of, related by common ownership to, or affiliated by corporate control with, the financial institution; does not include a joint employee of such institution.

Nonpublic personal information
Personally identifiable financial information, including account balances, payment history, and debit card purchases
- Provided by a consumer to a financial institution
- Resulting from any transaction with the consumer or any service performed for the consumer
- Obtained by the financial institution through any other means of such institution.

O

Opt out
A consumer's right to deny a financial institution the ability to disclose any nonpublic personal information to certain nonaffiliated third parties.

P

Public information
Any information in which there is a reasonable basis to believe is lawfully made available to the general public from widely distributed media or federal, state, or local government records.