APPENDIX B TO PART 698 [RESERVED]

APPENDIX C TO PART 698—MODEL FORMS FOR AFFILIATE MARKETING OPT-OUT NOTICES

A. Although use of the model forms is not required, use of the model forms in this appendix (as applicable) complies with the requirement in section 624 of the Act for clear, conspicuous, and concise notices.

B. Certain changes may be made to the language or format of the model forms without losing the protection from liability afforded by use of the model forms. These changes may not be so extensive as to affect the substance, clarity, or meaningful sequence of the language in the model forms. Persons making such extensive revisions will lose the safe harbor that this appendix provides. Acceptable changes include, for example:

1. Rearranging the order of the references to “your income,” “your account history,” and “your credit score.”

2. Substituting other types of information for “income,” “account history,” or “credit score” for accuracy, such as “payment history,” “credit history,” “payoff status,” or “claims history.”

3. Substituting a clearer and more accurate description of the affiliates providing or covered by the notice for phrases such as “the [ABC] group of companies,” including without limitation a statement that the entity providing the notice recently purchased the consumer’s account.

4. Substituting other types of affiliates covered by the notice for “credit card,” “insurance,” or “securities” affiliates.

5. Omitting items that are not accurate or applicable. For example, if a person does not limit the duration of the opt-out period, the notice may omit information about the renewal notice.

6. Adding a statement informing consumers how much time they have to opt out before shared eligibility information may be used to make solicitations to them.

7. Adding a statement that the consumer may exercise the right to opt out at any time.

8. Adding the following statement, if accurate: “If you previously opted out, you do not need to do so again.”

9. Providing a place on the form for the consumer to fill in identifying information, such as his or her name and address.

10. Adding disclosures regarding the treatment of opt-outs by joint consumers to comply with §680.23(a)(2) of part 680.

C-1 Model Form for Initial Opt-out notice (Single-Affiliate Notice)

C-2 Model Form for Initial Opt-out Notice (Joint Notice)

C-3 Model Form for Renewal Notice (Single-Affiliate Notice)

C-4 Model Form for Renewal Notice (Joint Notice)

C-5 Model Form for Voluntary “No Marketing” Notice

C-1 MODEL FORM FOR INITIAL OPT-OUT NOTICE

[YOUR CHOICE TO LIMIT MARKETING]/[MARKETING OPT-OUT]

— [Name of Affiliate] is providing this notice.

— [Optional: Federal law gives you the right to limit some but not all marketing from our affiliates. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from our affiliates.]

— You may limit your affiliates in the [ABC] group of companies, such as our [credit card, insurance, and securities] affiliates, from marketing their products or services to you based on your personal information that we collect and share with them. This information includes your [income], your [account history with us], and your [credit score].

— Your choice to limit marketing offers from our affiliates will apply [until you tell us to change your choice]/[for x years from when you tell us your choice]/[for at least 5 years from when you tell us your choice]. [Include if the opt-out period expires.] Once that period expires, you will receive a renewal notice that will allow you to continue to limit marketing offers from our affiliates for [another x years]/[at least another 5 years].

— [Include, if applicable, in a subsequent notice, including an annual notice, for consumers who may have previously opted out.] If you have already made a choice to limit marketing offers from our affiliates, you do not need to act again until you receive the renewal notice.

TO LIMIT MARKETING OFFERS, CONTACT US [include all that apply]:

— BY TELEPHONE: 1-877-###–####

— ON THE WEB: www.—.com

— BY MAIL: check the box and complete the form below, and send the form to:

[Company name]
[Company address]

Do not allow your affiliates to use my personal information to market to me.

C-2 MODEL FORM FOR INITIAL OPT-OUT NOTICE

[YOUR CHOICE TO LIMIT MARKETING]/[MARKETING OPT-OUT]
— The [ABC group of companies] is providing this notice.
— [Optional: Federal law gives you the right to limit some but not all marketing from the [ABC] companies. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from the [ABC] companies.]
— You may limit the [ABC companies], such as the [ABC credit card, insurance, and securities] affiliates, from marketing their products or services to you based on your personal information that they receive from other [ABC] companies. This information includes your [income], your [account history], and your [credit score].
— Your choice has expired or is about to expire.

TO RENEW YOUR CHOICE TO LIMIT MARKETING FOR [X] MORE YEARS, CONTACT US [include all that apply]:
— BY TELEPHONE: 1-877-###–####
— ON THE WEB: www.—.com
— BY MAIL: check the box and complete the form below, and send the form to:
[Company name]
[Company address]
Renew my choice to limit marketing for [x] more years.

C–5—MODEL FORM FOR VOLUNTARY “NO MARKETING” NOTICE
YOUR CHOICE TO STOP MARKETING
• [Name of Affiliate] is providing this notice.
• (Optional: Federal law gives you the right to limit some but not all marketing from our affiliates. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from our affiliates.)
• You previously chose to limit our affiliates in the [ABC] group of companies, such as our [credit card, insurance, and securities] affiliates, from marketing their products or services to you based on your personal information that we share with them. This information includes your [income], your [account history with us], and your [credit score].
• Your choice has expired or is about to expire.

TO RENEW YOUR CHOICE TO STOP MARKETING FOR [X] MORE YEARS, CONTACT US [include all that apply]:
— BY TELEPHONE: 1-877-###–####
— ON THE WEB: www.—.com
— BY MAIL: check the box and complete the form below, and send the form to:
[Company name]
[Company address]
Renew my choice to stop marketing for [x] more years.
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• By telephone: 1-877-####-####
• On the Web: www.—.com
• By mail: Check the box and complete the form below, and send the form to:
[Company name]
[Company address]

Do not market to me.

APPENDIX D TO PART 698—STANDARDIZED FORM FOR REQUESTING ANNUAL FILE DISCLOSURES.

REQUEST FOR FREE CREDIT REPORT

Note to Consumers: You have the right to obtain a free copy of your credit report once every 12 months (also known as an “annual file disclosure”), from each of the nationwide consumer reporting agencies. Your report may contain information on where you work and live, the credit accounts that have been opened in your name, if you’ve paid your bills on time, and whether you have been sued, arrested, or have filed for bankruptcy. Businesses use this information in making decisions about whether to offer you credit, insurance, or employment, and on what terms.

Use this form to request your credit report from any, or all, of the nationwide consumer reporting agencies.

The following information is required to process your request:

Your Full Name: ______________________________________________________

Your Street Address: __________________________________________________

Your City, State & Zip Code: __________________________________________

Your Telephone Numbers (with area code): Day: _______________________
Evening: ______________________

Your Social Security number: _______ Your Date of Birth _____________

Place a check next to each credit report you want.

_____ I want a credit report from each of the nationwide consumer reporting agencies

OR

_____ I want a credit report from:

_____ [name of nationwide consumer reporting agency]

_____ [name of nationwide consumer reporting agency]

_____ [name of nationwide consumer reporting agency]

Please check how you would like to receive your report. (Note: because of the need to accurately identify you before we send you your credit report, we may not be able to offer every delivery method to every consumer. We will try to honor your preference.)