

# Privacy: Opt-Out

By Richard Lowe

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In the United States and the European Union, privacy is quickly becoming the number one issue for consumers. There is good reason for the consumer's fears, as never before in the history of man has the potential for abuse of personal information been so high.

Look at this this way - practically anyone can get on the internet and find out all kinds of personal data about another person without much effort. Once the information has been released, it is like Pandora's box - it's really hard to unrelease (or close the lid).

Why are the people so excited about this issue? Well, if your medical information is released to the wrong people you could find it difficult to get insurance. Your driving record could make it not only difficult to get car insurance, but you might even be turned down for a job! Your credit history is available in one form or another to just about anyone - and this can determine your standard of living and employment for years. Even messages sent to newsgroups can be recovered long after the fact with the proper tools.

Add onto this the very real issues of identity theft (in which people basically pretend they are you in order to abuse your good credit), spam, stalking and so on, and you've got some real potential for problems.

The politicians in the European Union and the United States of America actually agree with their constituents that privacy is an issue which must be addressed. However, the two massive powers have taken vastly different directions - so different, in fact, that some sort of collision is certainly going to happen in the not so distant future.

It seems kind of backwards to me, but in the United States if you want to protect your privacy you must opt-out. This came about from a law called the Financial Services Modernization Act (also known as the Gramm-Leach-Bliley Act, or GLB). It required financial institutions, including insurance companies and brokerage firms, to mail you their privacy notices and to be in compliance with federal law. The deadline for those institutions to do so was July 1st, 2001. Of course, you can opt-out at any time - the deadline was for the companies, not normal consumers like you and me.

This means you, the consumer, must figure out every company with which you are doing business. You've got to determine, based upon their privacy policies, contracts and agreements, how to opt-out. Then you've got to call, write or email every single one of these companies to inform them that you do not wish them to sell or use your data.

The European Union, on the other hand, did it right. All companies must ask you if it's okay to use your information before they use it.

One of the problems that will occur is there will be some conflict as US based companies that want to do business in the European Union must meet the EU privacy requirements. This is actually a trade war waiting to happen. But that's another story ...

Anyway, what does this mean to you? Well, if you live in the United States and you value your privacy, you need to do some things.

Visit the Federal Trade Commission page on privacy - This will help you get started on your long journey.

Gather information - For a couple of months at least, keep all of your credit card summaries, utility bills, phone bills and anything else from any place that might have information about you. Keep all of this information in a folder, because you will need it.

Start calling, writing and emailing - As you go through your information, you will have to figure out how to opt-out. Sometimes it's a simple email or a click box on a web site. Sometimes you have to call a phone number or send an actual snail-mail letter. Keep good records of whom you have notified. You should receive an acknowledgement in the mail from each company.

Don't forget the credit bureaus - You can call one phone number to opt-out from all four of the large credit bureaus. This number is 1-888-567-8688, and the procedure is very simple. Be sure and listen to the whole recorded menu, though, before you make your choice. One option only works for two years, and a second (option 3) is forever.

Write your congressmen - This is the silliest scheme for privacy protection that could possibly have been put together. It's so difficult to opt-out that most people will not bother - and they should take the time. Be sure and write your congressmen and let them know how you feel - and remember, congressmen don't read emails very often but they do read snail-mail letters.

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