



GET NOTICED
EFFECTIVE FINANCIAL PRIVACY NOTICES

AGENDA

December 4, 2001

Get Noticed: Effective Financial Privacy Notices

8:00 Doors Open

9:00 Welcome and Overview of the Workshop Agenda:
Chairman Timothy J. Muris,
Federal Trade Commission

9:10 Announcements: **Julie Brof, Attorney,**
Division of Financial Practices,
Federal Trade Commission

9:15 *The Challenges of Providing Effective Financial Privacy Notices: The Industry Experience*

Moderators

Amy S. Friend, Assistant Chief Counsel,
Office of the Comptroller of the Currency
Stephanie Martin, Assistant General
Counsel, Board of Governors of the
Federal Reserve System

Panelists

Stephen Durkee, Vice President and
Privacy Implementation Officer,
Citigroup Inc.

Richard H. Harvey, Jr., Vice President
and Chief Compliance & Privacy Officer,
Chevy Chase Bank

Julia F. Johnson, Chief Privacy Officer,
Bank One Corporation

Ellen L.S. Koplow, Senior Vice President
and General Counsel,
Ameritrade Holding Corporation

Paul D. Metrey, Director of Regulatory
Affairs, Legal and Regulatory Group,
National Automobile Dealers Association

Pauline C. Scalvino, Principal, Legal
Department, The Vanguard Group

Stacy Suggs, Assistant Vice President of
Compliance, Bank Independent
Robin K. Warren, Privacy Executive,
Bank of America Corporation

Representatives of financial institutions will discuss the challenges they faced in developing their privacy notices. A 15-minute question-and-answer period will begin at 10:30.

10:45 Break

11:00 *The Challenges of Providing Effective Financial Privacy Notices: The Consumer and Academic Perspective*

Moderators

Toby Milgrom Levin, Senior Attorney,
Division of Financial Practices,
Federal Trade Commission

Mary Culnan, Slade Professor of
Management and Information Technology,
Bentley College

Panelists

E. Joyce Gould, Health Care Project
Director, Citizen Action of New York

Jim Harper, Editor, Privacilla.org

Chris Hoofnagle, Legislative Counsel,
Electronic Privacy Information Center

David Krane, Senior Vice President,
Public Policy and Public Affairs

Research, Harris Interactive/Privacy
Leadership Initiative

Ari Schwartz, Associate Director,
Center for Democracy and Technology

Frances B. Smith, Executive Director,
Consumer Alert

Frank Torres, Legislative Counsel,
Consumers Union

Representatives of consumer and privacy groups and academics will provide their perspective on the challenges in providing effective notices. A 15-minute question-and-answer period will begin at 12:15.

**Remarks: Commissioner
Mozelle W. Thompson,
Federal Trade Commission**

12:30 Lunch

(in Reagan Building or nearby restaurants; check www.ftc.gov/glbworkshop for more information)

1:30 *The View from Communications Experts*

Moderators

Penelope W. Saltzman, Senior Counsel,
Office of Regulatory Policy, Division of
Investment Management, Securities and
Exchange Commission

William Lutz, Professor of English,
Rutgers University in Camden, New Jersey

Panelists

Deborah S. Bosley, Ph.D., Director of the
University Writing Programs at the
University of North Carolina at Charlotte

Irene A. Etzkorn, Managing Director of
Corporate Administration, Siegelgale, Inc.

Josiah Fisk, Writer and Principal,
Firehouse Financial Communications LLC

Lynn Riddle, Creative Director and
Principal, Firehouse Financial

Communications LLC

Mark Hochhauser, Ph.D.,
Readability Consultant

Alan Levy, Ph.D., Senior Scientist,
Consumer Studies Team, Center for
Food Safety and Applied Nutrition,
Food and Drug Administration

Communications experts will provide guidance in communicating complex information to consumers. They will discuss various tools that may assist

financial institutions in crafting understandable privacy notices, including examples of “before” and “after” policy provisions based on mock notices. A 15-minute question-and-answer period will begin at 3:00.

3:15 Break

3:30 *Industry Initiatives and Consumer Education Efforts*

Moderators

Nancy Yanofsky, Assistant Chief Counsel
of the Division of Economic Analysis,
Commodity Futures Trading Commission

John Fielding, Senior Counsel, National
Association of Insurance Commissioners

Panelists

Martin E. Abrams, Senior Policy Advisor
and Executive Director,
Center for Information Policy Leadership,
Hunton & Williams

John C. Dugan, Partner, Covington &
Burling, Outside Counsel for Financial
Services Coordinating Council

Patricia Faley, Senior Vice President,
Ethics and Consumer Affairs,
The Direct Marketing Association, Inc.

Tena Friery, Research Director,
Privacy Rights Clearinghouse

Susan E. Henrichsen, Deputy Attorney
General, Office of the California
Attorney General

David Klaus, Executive Director,
Privacy Leadership Initiative

Fran Maier, Executive Director, TRUSTe

Representatives from industry, consumer groups, and state government will describe their initiatives to provide effective privacy notices and develop consumer education campaigns. A 15-minute question-and-answer period will begin at 5:00.

5:15 Concluding Remarks:

**J. Howard Beales, III, Director,
Bureau of Consumer Protection,
Federal Trade Commission**