### **Your Privacy Is Important to Us?**

A USAction Report
Prepared by Citizen Action of New York
Bryan O'Malley and E. Joyce Gould

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### **APPENDIX 2 - Scoring Tool**

#### 16 Topics Grouped Into Three Categories:

- 1. Is the notice clear and understandable?
- 2. How easy is it for a consumer to exercise privacy rights?
- 3. How comprehensive is the information provided to consumers?



### Introductory Category: Privacy Notice Is Available to the General Public

No Points Given for Passing This Category; Failure in This Category Means the Privacy Notice Receives an Overall Failing Grade.



### Category I: Clear and Understandable Notice

- Clear, Concise Sentences
- Bulleted Lists Whenever Possible
- Reading Grade Level
- Reading Ease
- Title of the Notice
- Use of Bolding, Italics, and Underlining



# Category II: Exercising the Right to Opt-out

- Conspicuous Placement of Opt-out
- Number of Places "Opt-out" Appears
- Clear Introductory Paragraph
- Variety of Opt-out Methods
- Ease of Opting-out
- Opt-out for Joint Accounts



## Category III: Comprehensiveness of Information Provided

- Extent of Information Provided
- Opportunity to Review and Correct Information Collected
- Categories of Non-public Information
   Collected
- Ongoing Legal Sharing of Information



### **Scoring Scale**

A total of 4 points was possible for each of the 16 topics.

- -A = 4 Points
- -B = 3 Points
- -C = 2 Points
- -D = 1 Point
- -F = 0 Points



## Overall and Category Averages and Letter Grades

The points for all 16 topics were averaged together to determine an overall grade.

- 3.6-4.0 Average = A
- 2.7 3.5 Average = B
- 1.7-2.6 Average = C
- 1.0-1.6 Average = D
- Below 1.0 Average = F



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