

Lecture 18: Privacy Policies

CS 181W

Fall 2022

CONTROL

red-green

permission

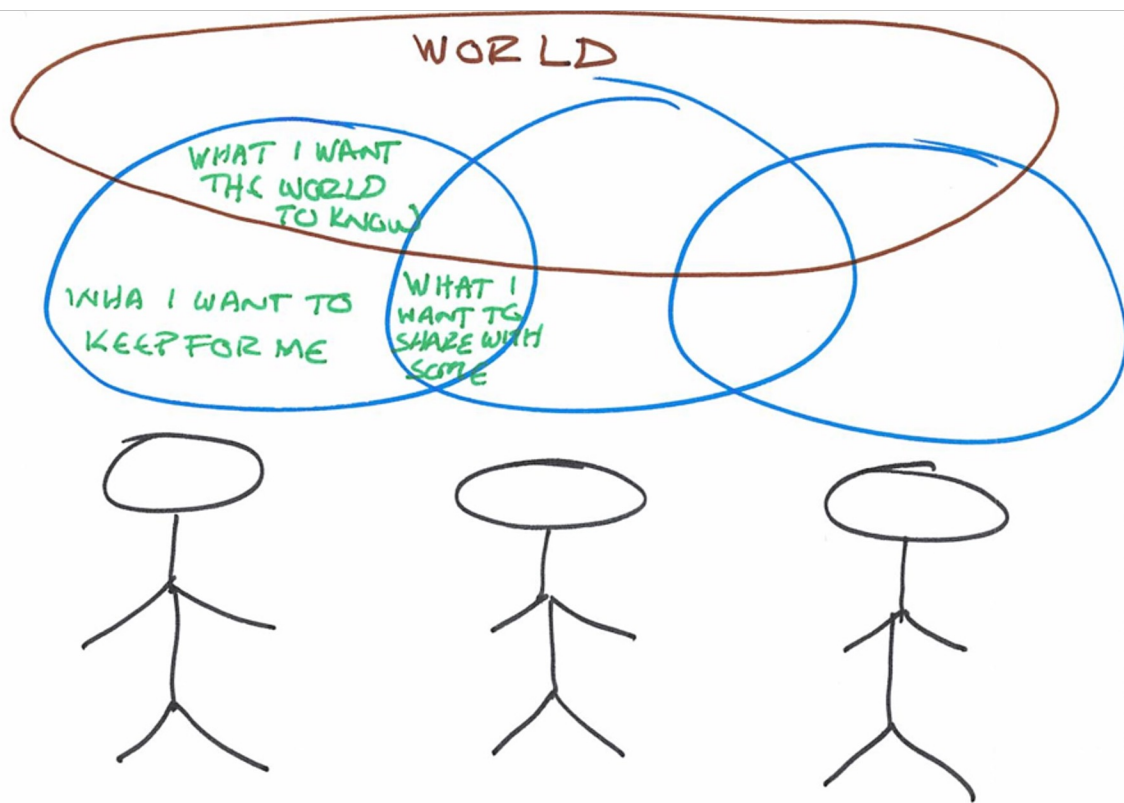
rules

preferences

consent

encryption

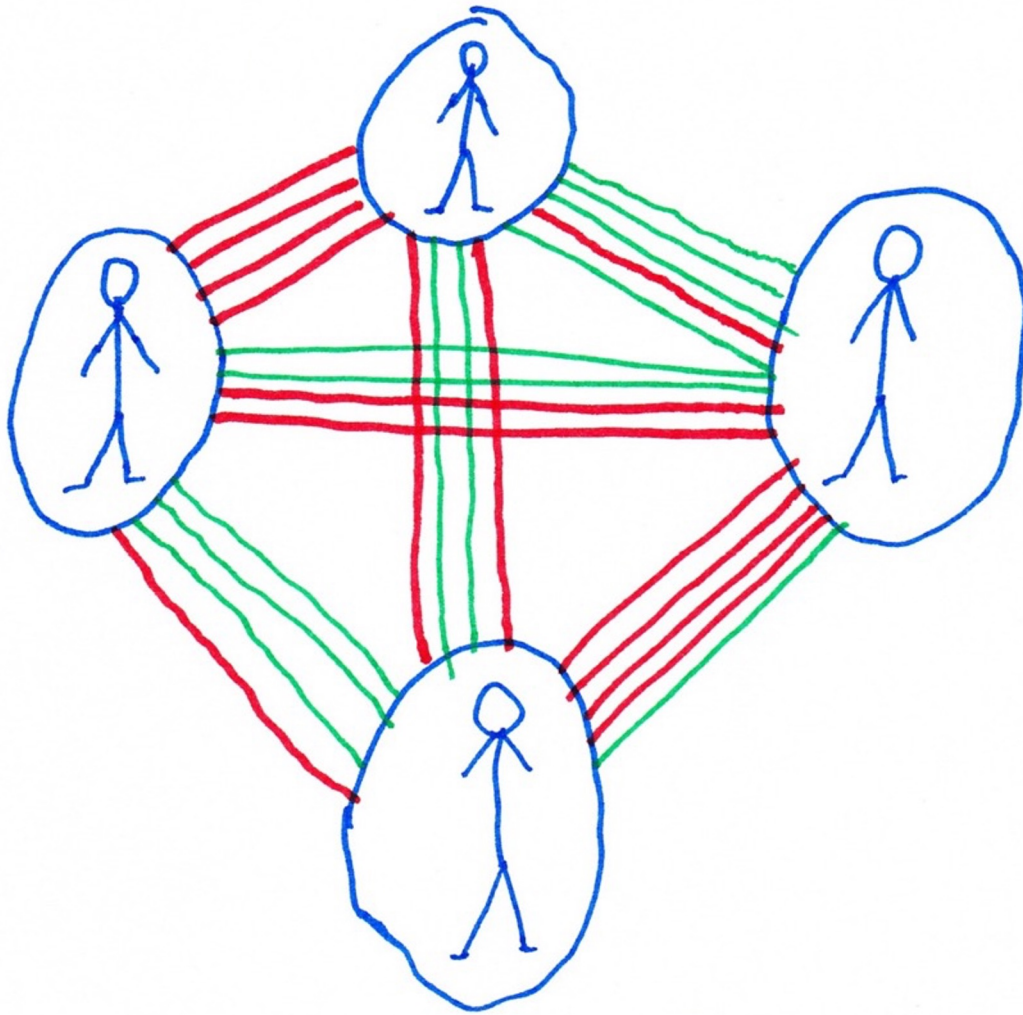
protection



PRIVACY IS PERSONAL, CONTEXTUAL,
AND UNIVERSAL

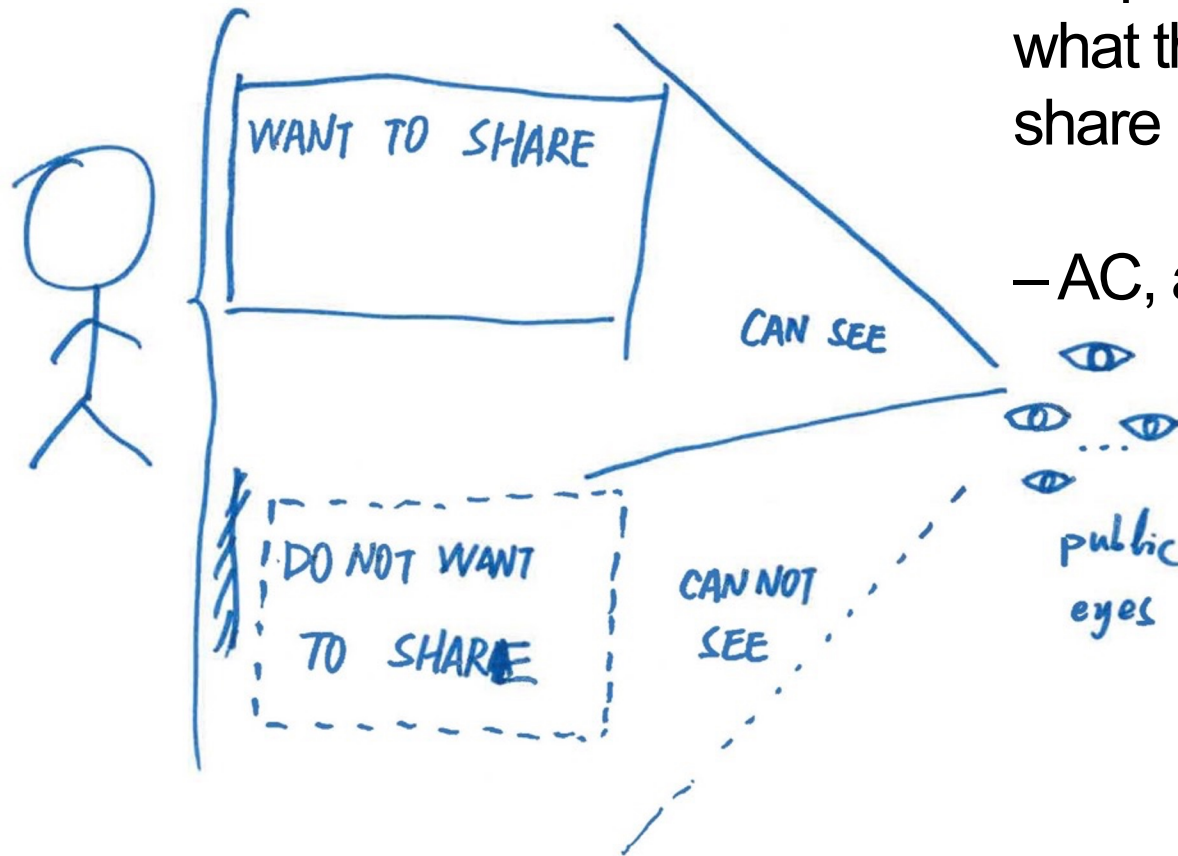
Privacy is a value that is very important to have in a society to work and progress

– Pedro, age 35



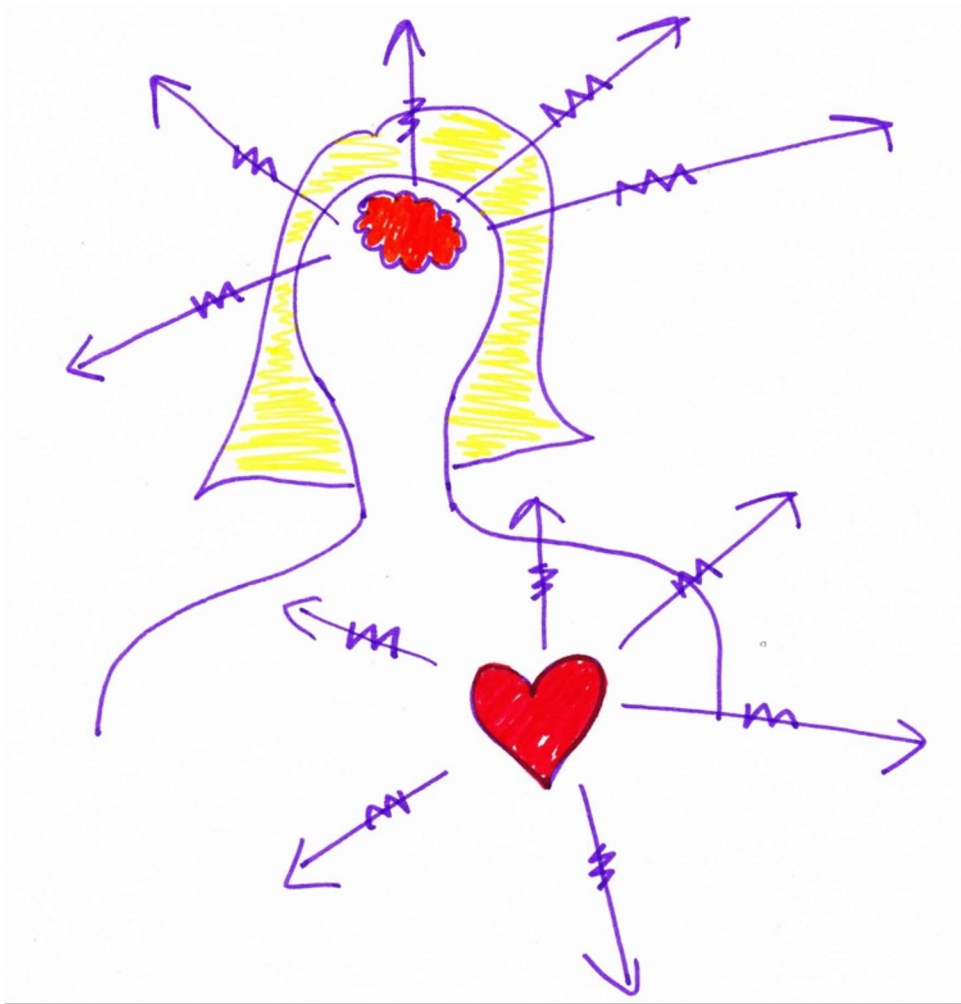
Privacy is a network: I share what I want with whom I want and trust and what matches with those in the network....

Green = share.
Red = don't.



People have right to keep what they do not want to share invisible.

–AC, age 24



Privacy is about control –
controlling what is shared
about your thoughts and
preferences, the things
that make you you.

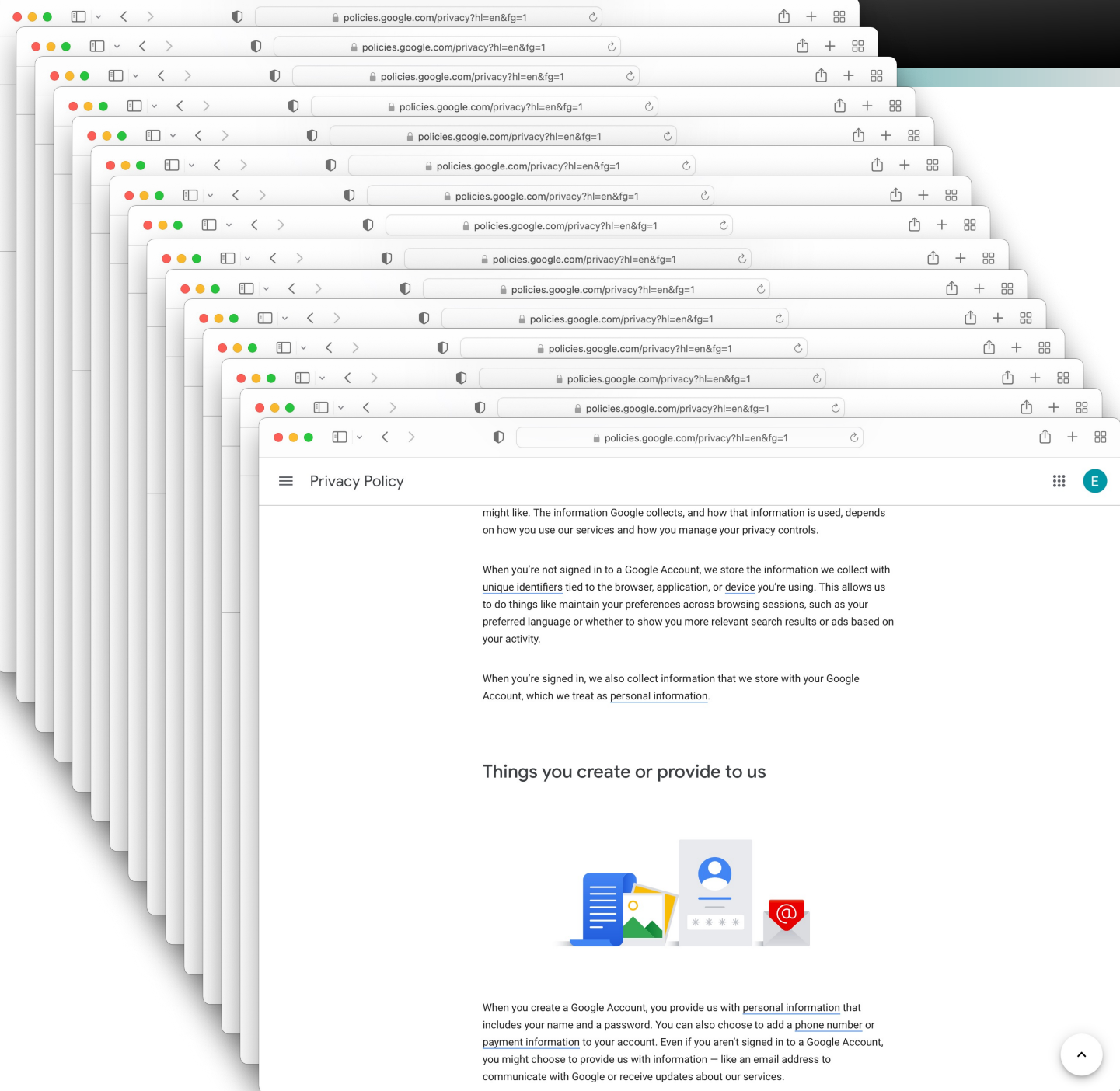
– KRB, age 39

Privacy is the claim of individuals, groups or institutions to determine for themselves when, how, and to what extent information about them is communicated to others.

– Alan Westin
Privacy and Freedom, 1967

Informed Consent

Notice and Consent



Privacy Policy

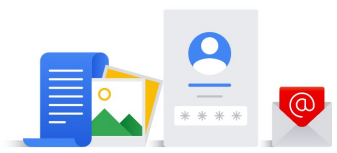


might like. The information Google collects, and how that information is used, depends on how you use our services and how you manage your privacy controls.

When you're not signed in to a Google Account, we store the information we collect with unique identifiers tied to the browser, application, or device you're using. This allows us to do things like maintain your preferences across browsing sessions, such as your preferred language or whether to show you more relevant search results or ads based on your activity.

When you're signed in, we also collect information that we store with your Google Account, which we treat as personal information.

Things you create or provide to us



When you create a Google Account, you provide us with personal information that includes your name and a password. You can also choose to add a phone number or payment information to your account. Even if you aren't signed in to a Google Account, you might choose to provide us with information — like an email address to communicate with Google or receive updates about our services.



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Top Right

Center

Bottom Right

stock markets wave virus fears, sa
Global stock markets fell continued rise in the number dashed hopes of a swift pandemic-induced econo demand for safe-haven cu dollar and Japar

President Donald Trump this week jolted the already fragile 2020 election process by encouraging his supporters to illegally vote twice as a way of testing anti-fraud safeguards.

Live Updates Trump Holds Pennsylvania Rally
President Donald Trump will hold a Thursday evening campaign rally in Latrobe, Pennsylvania, at Arnold Palmer Regional Airport. Stay tuned to Breitbart News for live updates. All times Eastern.] 2020 Election

BBC News

CNN

USA Today

California residents have certain rights with regard to the sale of personal information to third parties. We use information collected through cookies or in other forms to improve experience on our site and pages, analyze how it is used and show personalized advertising. At any point, you can opt out of the sale of all of your personal information by pressing "Do not sell my personal information". You can find more in our Privacy Policy at the

is false claims on mail-in voting to harm elections than threat

'Signs of life' under Beirut rubble one month since explosion

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ACCEPT COOKIES

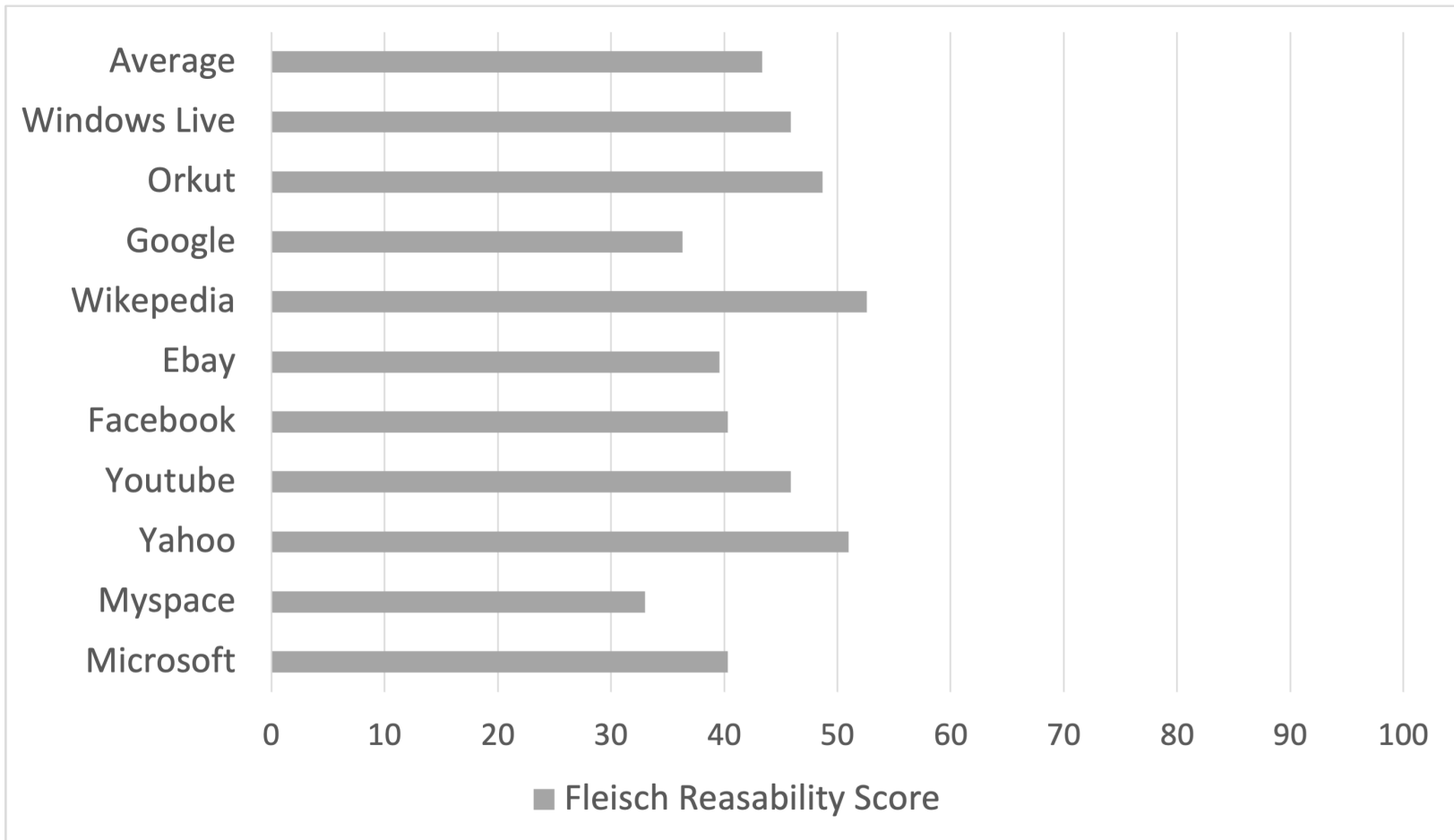
DO NOT SELL MY INFORMATION

244 hours

Problems with Privacy Policies

1. People don't read privacy policies

Policy Readability

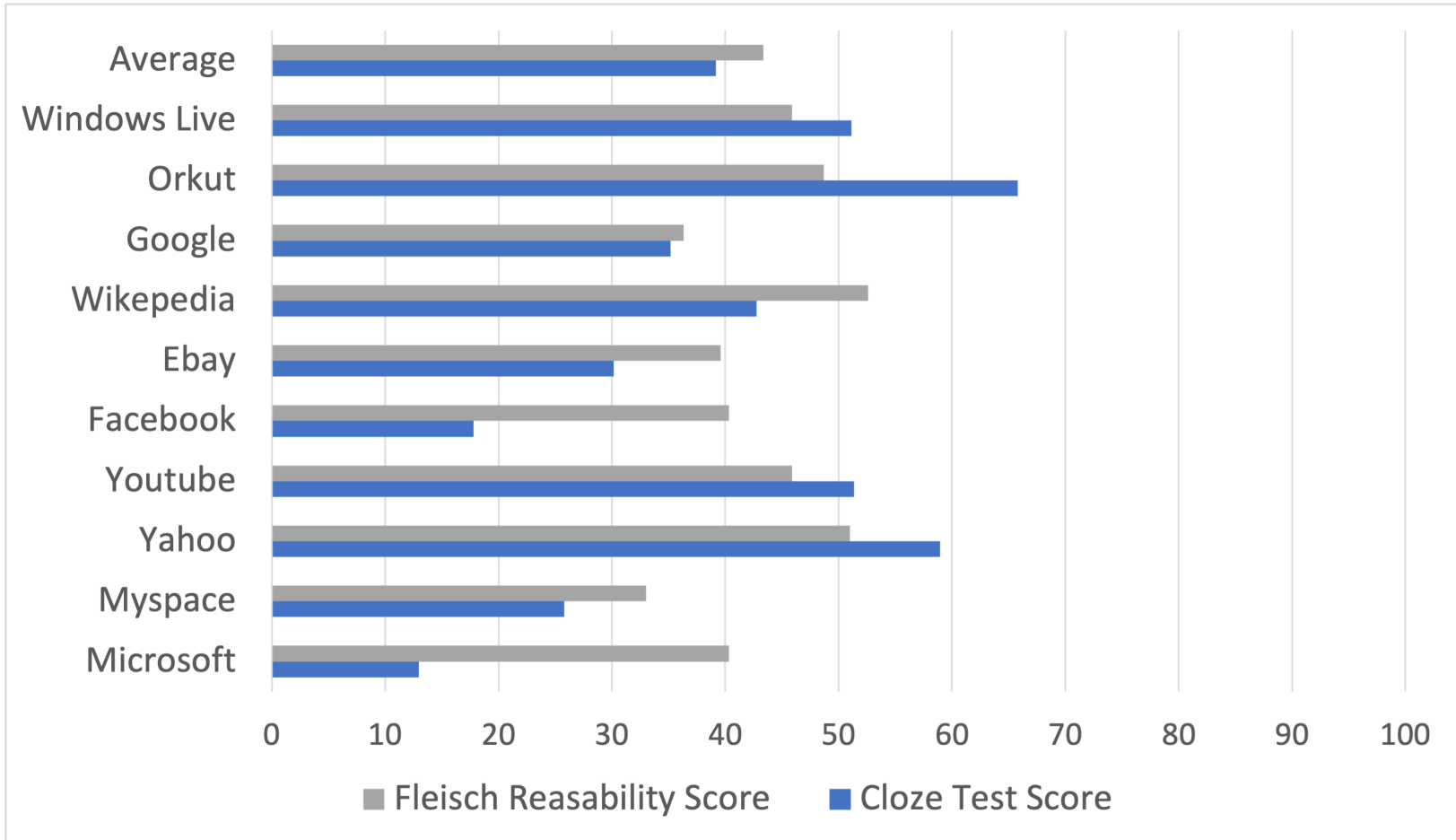


Policy Readability

Organizations have used the _____ Millennium Copyright Act to _____ that Google remove references _____ allegedly copyrighted material on _____ sites.

Experimental study
Between subjects
n=50

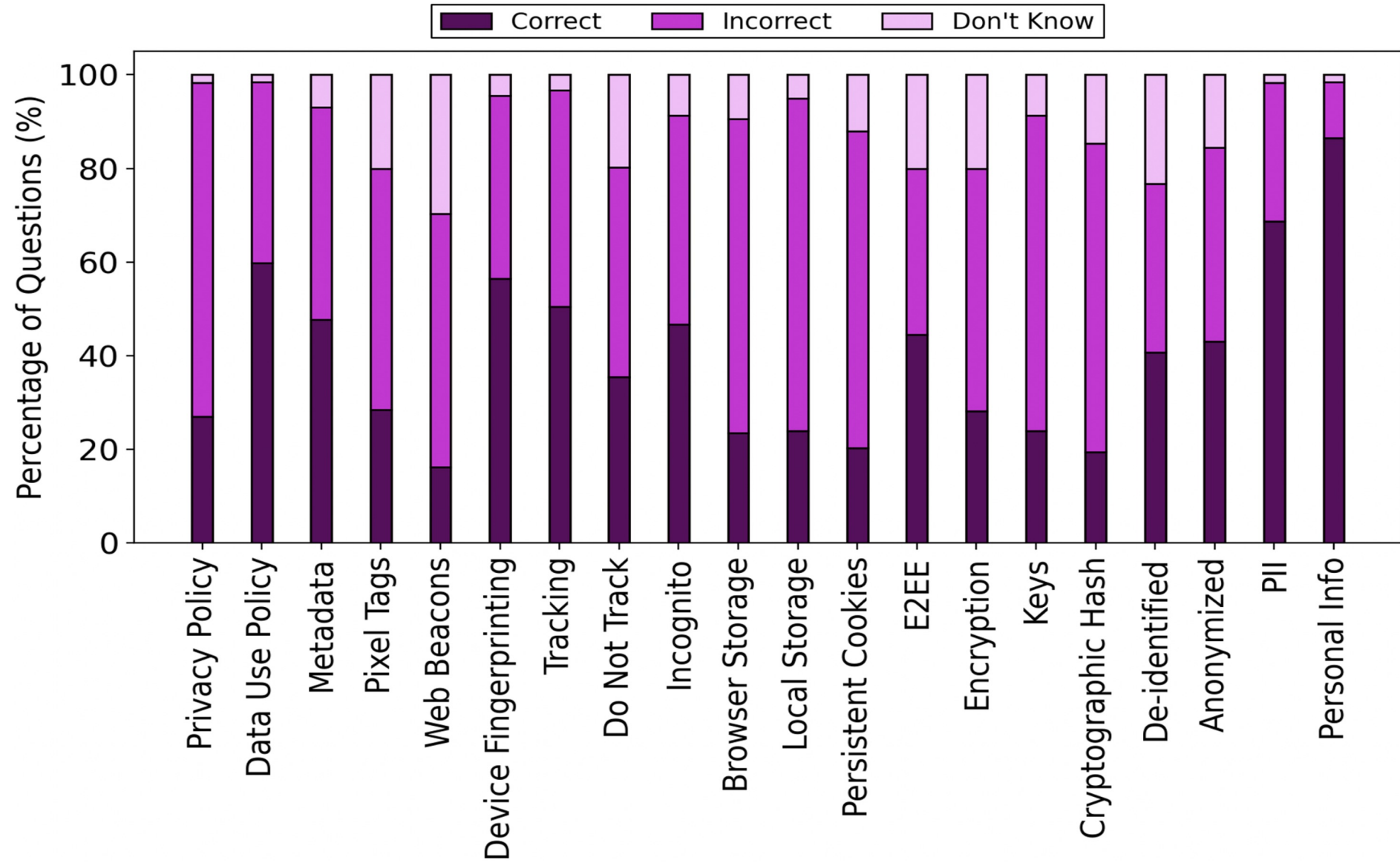
Policy Readability



Example: Privacy Terms

Imagine that a company's data use policy states that, "We use pixel tags and other similar technologies." What is the most accurate definition of pixel tag in this context?

- 29%** • A way to monitor which sites users visit using a small image
 - A way to identify an image
- 51%** • A small piece of color in an image
 - A way to identify which people or objects are in an image
- 20%** • I don't know



Privacy Policy => Privacy?

- 75% of users believe that having a privacy policy means that a website will not share information with other websites or companies (2005)
- 16% of users believe that having a privacy policy means that a website will not share information with other websites or companies (2021)
- 71% of users believe privacy policies guarantee data protection, confidentiality, or consent (2021)

Problems with Privacy Policies

1. People don't read privacy policies
2. People don't understand privacy policies

Notice fatigue and helplessness

- Information shown at inopportune times or places
- Misconceptions
- Lack of understanding
- Lack of choices
- Habituation







Evernote's new not-so-privacy policy will let employees read your notes

The note-taking app will let humans (and not just machines) sift through your private data.

By [Zack Whittaker](#) for [Zero Day](#) | December 14, 2016 -- 16:55 GMT (08:55 PST) | Topic: [Security](#)



RELATED STORIES

-  Security **XSS on WebEx domains undoes previous fixes to Cisco WebEx Chrome extension**
-  Security **Expect renewed push for encryption backdoors from Trump administration**
-  Security **Breach site LeakedSource apparently raided by feds**
-  Security **Facebook adds security key and YubiKey support for 2FA**

How Trump Consultants Exploited the Facebook Data of Millions

By Matthew Rosenberg, Nicholas Confessore and Carole Cadwalladr

March 17, 2018

“When you use third-party apps, websites or other services that use, or are integrated with, our Services, they may receive information about what you post or share. For example, when you play a game with your Facebook friends or use the Facebook Comment or Share button on a website, the game developer or website may get information about your activities in the game or receive a comment or link that you share from their website on Facebook. In addition, when you download or use such third-party services, they can access your Public Profile, which includes your username or user ID, your age range and country/language, your list of friends, as well as any information that you share with them.”

Improving on Privacy Policies

- Idea #1: Improve how information is communicated
- Idea #2: Give people choices
- Idea #3: Legally-mandate absolute protections

ER JOE'S®
 SHREDDED
 TE SIZE
 HEATS

Nutrition Facts

Serving Size 1 cup (49 g)
 Per Container about 10

Amount Per Serving

Calories from Fat 10

Total Fat 1g

Saturated Fat 0g

Trans Fat 0g

Cholesterol 0mg

Sodium 0mg

Potassium 180mg

Total Carbohydrate 36g

Dietary Fiber 5g

Sugars 2g

Vitamin A 0%

Vitamin C 0%

Iron 8%

Riboflavin 2%

Vitamin D 0%

Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.

Calories 2,000 2,500

Total Fat 65g 80g

Saturated Fat 35g 45g

Trans Fat 20g 25g

Cholesterol 300mg 300mg

Sodium 2,400mg 2,400mg

Potassium 3,000mg 3,000mg

Total Carbohydrate 300g 370g

Dietary Fiber 25g 30g

Calories per gram: Fat 9 Carbohydrate 4 Protein 4

Ingredients: Whole Wheat, Salt, Baking Soda, Natural Vitamin E

Product is sold by weight not volume. Some settling of contents

BARBARA'S
 BAKERY

Shredded Spoonfuls®
 Multigrain

Nutrition Facts

Serving Size 3/4 Cup (32g)
 Servings Per Container About 21

Amount Per Serving

Calories 120

Calories from Fat 15

Total Fat 1.5g

Saturated Fat 0g

Trans Fat 0g

Cholesterol 0mg

Sodium 200mg

Potassium 125mg

Total Carbohydrate 24g

Dietary Fiber 4g

Soluble Fiber 1g

Insoluble Fiber 3g

Sugars 5g

Protein 4g

Vitamin A 0%

Vitamin C 8%

Calcium 2%

Iron 4%

Vitamin E 4%

Amount in cereal: One half cup skim milk contributes an additional 40 calories, 60mg sodium, 200mg potassium, 6g carbohydrate (5g sugars), and 4g protein.

**Percent daily values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.

Calories 2,000 2,500

Total Fat 65g 80g

Saturated Fat 35g 45g

Trans Fat 20g 25g

Cholesterol 300mg 300mg

Sodium 2,400mg 2,400mg

Potassium 3,000mg 3,000mg

Total Carbohydrate 300g 370g

Dietary Fiber 25g 30g

Calories per gram: Fat 9 Carbohydrate 4 Protein 4

Ingredients: Whole Oat Flour (With Added Oil), Low Carb Flour (With Added Corn Bran), Unsulphured Molasses, Whole Wheat Flour, Salt, Baking Soda, Natural Vitamin E

TRADER JOE'S®

Very Berry Clusters CEREAL

Nutrition Facts

Serving Size 1 cup (55 g)
 Servings Per Container about 7

Amount Per Serving

Calories 230

Calories from Fat 50

Total Fat 5g

Saturated Fat 0.5g

Trans Fat 0g

Cholesterol 0mg

Sodium 140mg

Total Carbohydrate 42g

Dietary Fiber 3g

Sugars 12g

Protein 5g

Vitamin A 0%

Vitamin C 2%

Calcium 2%

Iron 6%

Amount in cereal: A serving of cereal plus skim milk provides 1/2 cup less than 1mg cholesterol, 160mg sodium, 200mg potassium, 21g total carbohydrate (12g sugars) and 1g protein.

**Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.

Calories 2,000 2,500

Total Fat 65g 80g

Saturated Fat 35g 45g

Trans Fat 20g 25g

Cholesterol 300mg 300mg

Sodium 2,400mg 2,400mg

Potassium 3,000mg 3,000mg

Total Carbohydrate 300g 370g

Dietary Fiber 25g 30g

Calories per gram: Fat 9 Carbohydrate 4 Protein 4

Ingredients: Whole Rolled Oats, Milled Cane Sugar, Corn Flour, Rice Flour, Vegetable Oil, (Candela and/or Safflower and/or Sunflower Oil), Whole Wheat Flour, Brown Rice, Cornstarch, Honey, Salt, Barley Malt Syrup, Freeze Dried Blueberries, Freeze Dried Raspberries, Freeze Dried Strawberries, Natural Flavor, Annatto (For Color), Turmeric (For Color), Purple Carrot Juice (For Color), Caraway Seed, Fennel Seed, Cinnamon Seed.

Nutrition Facts

Serving Size 1/2 cup (30g)
 Servings Per Container about 12

Amount Per Serving

Calories 110

Calories from Fat 5

Total Fat 0.5g

Saturated Fat 0g

Trans Fat 0g

Polyunsaturated Fat 0g

Monounsaturated Fat 0g

Cholesterol 0mg

Sodium 125mg

Potassium 60mg

Total Carbohydrate 25g

Dietary Fiber 2g

Sugars 4g

Other Carbohydrate 19g

Protein 3g

Vitamin A 0%

Vitamin C 0%

Calcium 0%

Iron 25%

Vitamin D 0%

Thiamin 25%

Niacin 25%

Vitamin B6 25%

Folic Acid 25%

Phosphorus 8%

Magnesium 6%

Zinc 25%

Amount in cereal: A serving of cereal plus skim milk provides 1/2 cup less than 1mg cholesterol, 160mg sodium, 200mg potassium, 21g total carbohydrate (12g sugars) and 1g protein.

**Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.

Calories 2,000 2,500

Total Fat 65g 80g

Saturated Fat 35g 45g

Trans Fat 20g 25g

Cholesterol 300mg 300mg

Sodium 2,400mg 2,400mg

Potassium 3,000mg 3,000mg

Total Carbohydrate 300g 370g

Dietary Fiber 25g 30g

Calories per gram: Fat 9 Carbohydrate 4 Protein 4

Ingredients: WHOLE GRAIN WHEAT*, RICE*, CORN MEAL*, NATURALLY MILLED SUGAR*, SALT, MALT EXTRACT*, VITAMIN E (MIXED TOCOPHEROLS) ADDED TO PRESERVE FRESHNESS. *ORGANIC VITAMINS AND MINERALS: IRON AND ZINC (MINERAL NUTRIENTS), A & B VITAMIN (NACINAMIDE), A & B VITAMIN (FOLIC ACID), VITAMIN B6 (THIAMIN MONONITRATE), VITAMIN B12 (PHOSPHORUS ANHYDROGENE). CONTAINS WHEAT INGREDIENTS. MAY CONTAIN ALMOND, SOY AND MILK INGREDIENTS.

DISTRIBUTED BY SMALL PLANET FOODS, INC. SEBEO-WOLLEY, WA 98284 USA

PRODUCT OF CANADA

© 2008 Small Planet Foods, Inc.

CERTIFIED ORGANIC

Shredded Oats™
 Original

Nutrition Facts

Serving Size 1-1/4 Cup (55g)
 Servings Per Container About 12

Amount Per Serving

Calories 220

Calories from Fat 25

Total Fat 2.5g

Saturated Fat 0.5g

Trans Fat 0g

Cholesterol 0mg

Sodium 250mg

Potassium 180mg

Total Carbohydrate 42g

Dietary Fiber 5g

Soluble Fiber 2g

Insoluble Fiber 3g

Sugars 11g

Protein 11g

Vitamin A 0%

Vitamin C 36%

Calcium 2%

Iron 10%

Vitamin E 8%

Thiamin 10%

Riboflavin 4%

Niacin 6%

Phosphorus 15%

Magnesium 15%

Zinc 10%

Copper 10%

Amount in cereal: One half cup skim milk contributes an additional 40 calories, 60mg sodium, 200mg potassium, 6g carbohydrate (5g sugars), and 4g protein.

**Percent daily values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.

Calories 2,000 2,500

Total Fat 65g 80g

Saturated Fat 35g 45g

Trans Fat 20g 25g

Cholesterol 300mg 300mg

Sodium 2,400mg 2,400mg

Potassium 3,000mg 3,000mg

Total Carbohydrate 300g 370g

Dietary Fiber 25g 30g

Calories per gram: Fat 9 Carbohydrate 4 Protein 4

Ingredients: Whole Oat Flour, Unsulphured Molasses, Malted Barley Extract, Baking Soda, Salt, Natural Vitamin E

TRADER JOE'S®
 Organic HIGH FIBER O'S

Nutrition Facts

Serving Size 1 1/4 cup (55g)
 Servings per Container 8

Amount per Serving

Calories 190

Calories from Fat 10

Total Fat 1g

Saturated Fat 0g

Trans Fat 0g

Cholesterol 0mg

Sodium 115mg

Total Carbohydrate 44g

Dietary Fiber 9g

Soluble Fiber less than 1g

Insoluble Fiber 8g

Sugars 9g

Protein 12%

Vitamin A 0%

Vitamin C 130%

Calcium 4%

Iron 30%

Thiamin 25%

Riboflavin 25%

Niacin 25%

Vitamin B6 25%

Folate 25%

Vitamin B12 25%

Zinc 15%

Amount in cereal: One half cup skim milk contributes an additional 40 calories, 60mg sodium, 200mg potassium, 6g carbohydrate (5g sugars), and 4g protein.

**Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.

Calories 2,000 2,500

Total Fat 65g 80g

Saturated Fat 35g 45g

Trans Fat 20g 25g

Cholesterol 300mg 300mg

Sodium 2,400mg 2,400mg

Total Carbohydrate 300g 370g

Dietary Fiber 25g 30g

Calories per gram: Fat 9 Carbohydrate 4 Protein 4

Ingredients: Organic Whole Grain Wheat Flour, Organic Whole Grain, Organic Enriched Corn Meal, Organic Oat Flour, Salt, Organic Caramel Color, Natural Vitamin E, Natural Vitamin B6, Natural Vitamin B12, Natural Vitamin C, Natural Vitamin D, Natural Iron, Natural Folate, Natural Niacin, Natural Potassium, Natural Riboflavin, Natural Thiamin, Natural Zinc.

Distributed by Small Planet Foods, Inc. Sebeo-Wolley, WA 98284 USA

Product of Canada

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Certified Organic

Our members follow Good Manufacturing Practices to segregate ingredients to avoid cross contact with allergens. Made on shared equipment with milk, tree nuts & soy. Facility processes eggs & peanuts.

Dist. & Sold Exclusively By: Trader Joe's, Moorpark, CA 91016

A "Nutrition" Label for Privacy

Principles from nutrition labeling literature

1. A box around the label identifies the boundaries of "regulated" (i.e., trustworthy) information
2. Visually separating (e.g., bold, lines) sets of information gives the reader an easy roadmap through the label and designates sections that can be grouped by similarity.
3. A clear and boldfaced title communicates the content and purpose of the label and assists in recognition.

A "Nutrition" Label for Privacy

1. Preliminary design
2. Revised design
3. Focus group #1
4. Further revisions
5. Focus group #2
6. Usability study (n=24)
7. Final design
8. Usability study (n=764)

Acme

information we collect

ways we use your information

information sharing

	ways we use your information				information sharing	
	provide service and maintain site	marketing	telemarketing	profiling	other companies	public forums
contact information		opt out	opt out			
cookies						
demographic information		opt out	opt out			
financial information						
health information						
preferences		opt out	opt out			
purchasing information		opt out	opt out			
social security number & gov't ID						
your activity on this site		opt out	opt out			
your location						

Access to your information

This site gives you access to your contact data and some of its other data identified with you

How to resolve privacy-related disputes with this site

Please email our customer service department

acme.com

5000 Forbes Avenue
Pittsburgh, PA 15213 United States
Phone: 800-555-5555
help@acme.com



we will collect and use your information in this way



by default, we will collect and use your information in this way unless you tell us not to by opting out

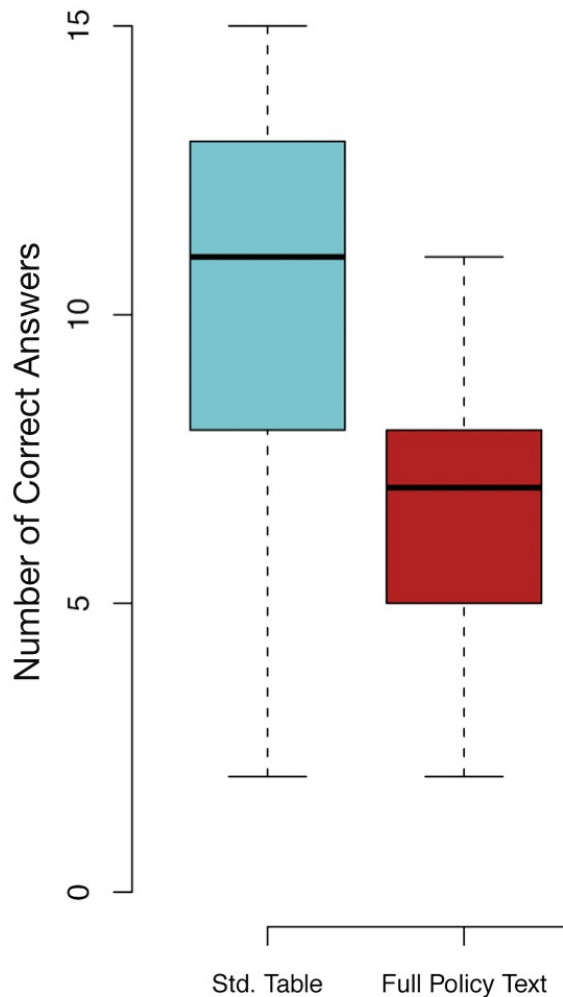


we will not collect and use your information in this way



by default, we will not collect and use your information in this way unless you allow us to by opting in

A "Nutrition" Label for Privacy



- Significantly better accuracy at answering factual questions
- 25% faster
- More enjoyable

Privacy Icons



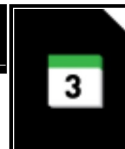
Mozilla Privacy Icons

Retention period

Legal short notice: [PrivacyIcons/Retention period](#)

Short notice owner: **Nobody**

Your data is deleted before 1, 3, 6, or 18 months from the date of transmission have elapsed, respectively. Alternately, your data is stored indefinitely unless you opt-out.



3 Months



Indefinitely

Third-party use

Legal short notice: [PrivacyIcons/Third-party use](#)

Short notice owner: **Nobody**

Intended Use Only: The site that is collecting data about you is not trading or selling it. It will only share your data with other organizations in order to carry out the intended transaction.

Limited re-use: This means that a website is collecting data about you and selling or trading it with another organization, government, or person. An example of this is where a shopping website collects data about your shopping preferences, frugality, and ip address and sells that info to data aggregators or to other e-commerce sites directly.



Intended use only



Limited re-use

Ad networks

Legal short notice: [PrivacyIcons/Ad networks](#)

Short notice owner: **Nobody**

No ad share: Besides the information exposed via on-page advertisement, the site does not share the data it collects about you with advertisers.

Ad-share with opt-out: This means that a site either shares the data it has about you with marketing or advertising companies or allows those companies to collect info about you while on its site.



No ad share



Ad share with opt-out

Law enforcement

Legal short notice: [PrivacyIcons/Law enforcement](#)

Short notice owner: **Nobody**

Statutory process: This means that when an organization gets a phone call, letter, or other legally insufficient request for your data, they don't comply because the law requires the government to take additional steps before getting your data. These organizations require the government to comply, at a minimum, with the legal process provided by the law before getting users' data.

Transparent process: These organizations might provide your data to a government that asks for it without following the legally required process, but always follows a publicly-documented and consistent process.



Statutory process



Transparent process

FTC Recommended Format

FACTS **WHAT DOES BANK OF AMERICA DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Under federal law, that means personally identifiable information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us.
This information can include:

- Social Security number and employment information
- account balances, transaction history and credit information
- assets and investment experience

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bank of America chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of America share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — with service providers we use to offer our products and services to you (please see below to limit the ways we contact you)	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — Information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes — Information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you — for all credit card accounts	Yes	Yes
For nonaffiliates to market to you — for accounts and services endorsed by another organization (e.g., debit card co-branded with a baseball team) "Sponsored Accounts"	Yes	Yes
For nonaffiliates to market to you — for accounts other than credit card accounts and Sponsored Accounts, such as insurance, investments, deposit and lending	No	We don't share

FACTS **WHAT DOES CIT Group Inc. ("CIT") DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security Number and income
- account balances and transaction history
- credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons CIT chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CIT share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	No
For nonaffiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call: 1-800-681-0740 [policy/index.htm](http://www.cit.com/utility/privacy-policy/index.htm) or go to: <http://www.cit.com/utility/privacy->

cups.cs.cmu.edu/bankprivacy/

BANK PRIVACY

We've collected 6,326 banks' privacy notices. See how your bank stacks up...

Look up a bank

...or find banks in your ZIP code...

Enter ZIP code

...or search for a privacy-protective bank.

Specialization: **ANY**

Size: **ANY**

Headquarters: **ANY**

Own marketing: **ANY**

Joint marketing: **ANY**

Affiliates (transactions): **ANY**

Affiliates (creditworthiness): **ANY**

Affiliates' marketing: **ANY**

Nonaffiliates' marketing: **ANY**

Search for such a bank

BANK PRIVACY

The following 96 banks meet your criteria:

Institution	Location	This institution's privacy practices				
		Everyday business	Our marketing	Joint marketing	Affiliates: trans...	Affiliates: credit...
Pacific Coast Bankers Bank	Walnut Creek, CA	Red	Red	Green	Green	Green
1st Capital Bank	Monterey, CA	Red	Red	Green	Green	Green
Community 1st Bank	Auburn, CA	Red	Red	Green	Green	Green
Golden State Bank	Upland, CA	Red	Red	Green	Green	Green
Pacific Coast Bankers Bancshares	Walnut Creek, CA	Red	Red	Green	Green	Green
American Continental Bank	City Of Industry, CA	Red	Red	Green	Green	Green
Uniti Bank	Buena Park, CA	Red	Red	Green	Green	Green
Orange County Business Bank	Irvine, CA	Red	Red	Green	Green	Green
Presidio Bank	San Francisco, CA	Red	Red	Green	Green	Green
1st Enterprise Bank	Los Angeles, CA	Red	Red	Green	Green	Green
Security First Bank	Fresno, CA	Red	Red	Green	Green	Green
Uniti Financial Corporation	Buena Park, CA	Red	Red	Green	Green	Green
California Center Credit Union	Ontario, CA	Red	Red	Green	Green	Green
EH National Bank	Beverly Hills, CA	Red	Red	Green	Green	Green
Commercewest Bank	Newport Beach, CA	Red	Red	Green	Green	Green
Heritage Oaks Bank	Paso Robles, CA	Red	Red	Green	Green	Green
Open Bank	Los Angeles, CA	Red	Red	Green	Green	Green
49er Credit Union	Placerville, CA	Red	Red	Green	Green	Green
Royal Business Bank	Los Angeles, CA	Red	Red	Green	Green	Green
FNB Bancorp	South San Francisco, CA	Red	Red	Green	Green	Green
Folsom Lake Bank	Folsom, CA	Red	Red	Green	Green	Green

FACTS **WHAT DOES BANK OF AMERICA DO WITH YOUR PERSONAL INFORMATION?**

WHY? Bank of America needs to know how to use your personal information to provide you with the services you request. We also need to know how to protect your information from unauthorized access, use, or disclosure.

WHAT? The types of personal information we collect and store depend on the products and services you use with us. This information can include:

- Social Security Number and income
- Account balances and transaction history
- Credit history and credit scores

WHY? All financial institutions need to share customer personal information to run their business. In the section below, we tell the relevant financial companies with whom we share your personal information. You have the right to opt out of sharing your information with certain financial companies. Please read this section carefully to understand your choices.

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BANK PRIVACY

Bank Privacy: About

Bank Privacy: About

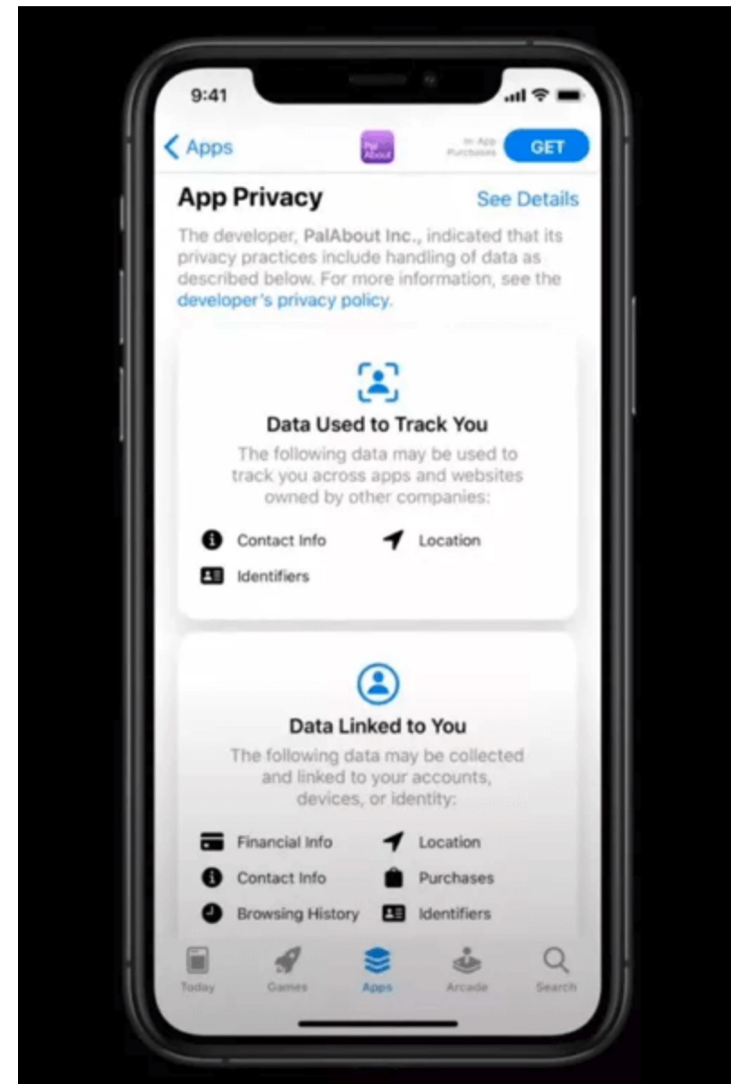
Search | Compare Banks

Apple will require apps to add privacy 'nutrition labels' starting December 8th

The labels explain what data is collected at a glance

By Ian Carlos Campbell | @sousthename | Nov 5, 2020, 8:42pm EST

f t ↗ SHARE




DATA PRIVACY · NEWS · 4 MIN READ


Google Play Store to Add Privacy Labels to Android Apps by 2022

SCOTT IKEDA · MAY 25, 2021


Data safety →

Safety starts with understanding how developers collect and share your data. Data practices may vary based on your use, region, and age. The developer provided the update it over time.

 This app may share these data types with third parties
Personal info and Device or other IDs

 This app may collect these data types
Location, Personal info and 12 others

 Data is encrypted in transit

 You can request that data be deleted

[See details](#)



Data safety

Here's more information the developer has provided about the kinds of data this app may collect and share, and security practices the app may follow. Data practices may vary based on your app version, use, region, and age. [Learn more](#)



Data shared


Data that may be shared with other companies or organizations

-  **Personal info** ▼
Name, Email address, User IDs, and Phone number
-  **Device or other IDs** ▼
Device or other IDs



Data collected

Data this app may collect

-  **Location** ▲
Approximate location and Precise location


Data collected and for what purpose ⓘ

Approximate location

App functionality, Analytics, Developer communications, Advertising or marketing, Fraud prevention, security, and compliance, Personalization, Account management

Precise location · Optional

App functionality, Analytics, Developer communications, Advertising or marketing, Fraud prevention, security, and compliance, Personalization, Account management

-  **Personal info** ▲
Name, Email address, User IDs, Address, Phone number, Political or religious beliefs, Sexual orientation, and Other info

Data collected and for what purpose ⓘ

Name · Optional

App functionality, Analytics, Developer communications, Advertising or marketing, Fraud prevention, security, and compliance, Personalization, Account management

Email address · Optional

Exercise: Privacy Labels

Look at the Google and Apple privacy labels for the Instagram app

1. What do you like about each of these labels?
2. What do you not like about each of these labels?
3. Anything interesting about the policy?
4. How might you improve privacy labels for mobile apps?

Exercise: IoT Devices

- Design a privacy label for IoT devices

Juro | The contract automation: x +

juro.com

Juro

Your privacy at a glance

Hello. We are Juro Online Limited (known by humans as Juro). Here's a summary of how we protect your data and respect your privacy.

Types of data we collect

Tell me why

- Contact details
- Financial information
- Data from your contracts
- Data that identifies you
- Data on how you use Juro

When and how we collect data

Am I included?

We collect data from people browsing our website, customers of Juro and people who view / sign contracts through Juro, when...

DATA YOU GIVE	DATA WE COLLECT
	You browse any page of our website
	You request a demo of Juro
	We call you
	You use Juro
	You receive emails from us
	You view and sign contracts
	You chat with us for customer support
	You connect integrations (like Slack)
	You opt-in to marketing messages

How we use your data

How exactly?

- To keep Juro running
- To help us improve Juro
- To give personalised customer support
- To send you marketing messages (but only if you tell us to)

Third parties who process your data

What do they do?

The following services help us keep Juro running by storing or processing your data on our behalf:

- Infrastructure: Algolia, AWS, MongoDB
- Analytics: Google Analytics, Heap, Mixpanel, Metabase, Hotjar
- Integrations: (by your request) Salesforce, Slack, Google
- Comms: Hubspot, Intercom, Sendgrid, Sumo
- Payments: Stripe

We use cookies

How can I choose?

- We use only necessary cookies to run and improve the service
- Our third party service providers use cookies too, which they control
- You can turn off cookies but this will mean for example that we can't recognise you in in-app messaging or we can't resolve issues so efficiently

Know your rights

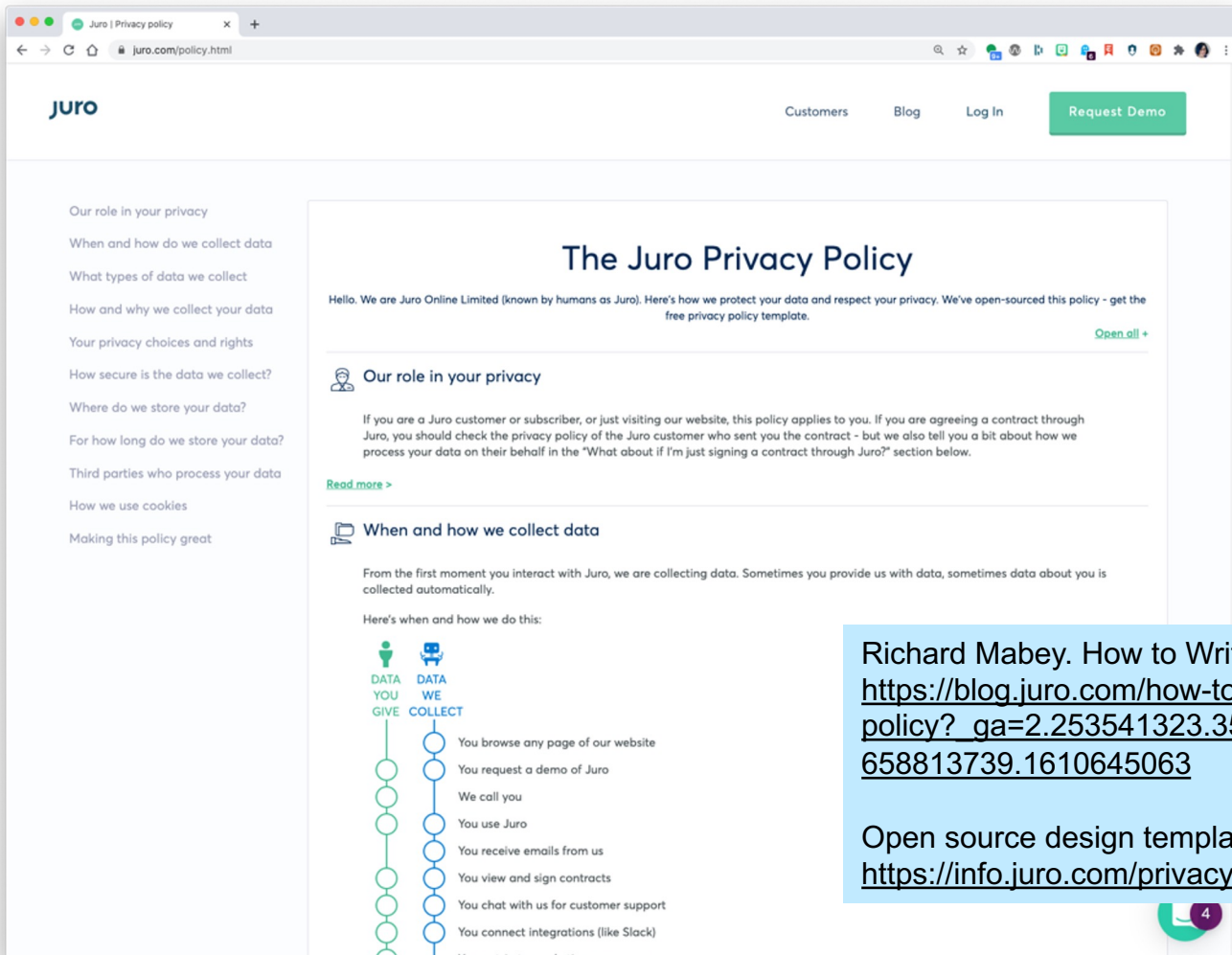
What can I do?

- Access information we hold on you
- Opt-out of marketing comms
- Port your data to another service
- Be forgotten by Juro
- Complain about us

If you have any concerns about your privacy at Juro, please email us at support@juro.com or hit the Intercom button to start chatting with us

© Juro 2021. All rights reserved. Privacy Terms

[Read the full policy](#)
(no legalese, we promise)



Richard Mabey. How to Write a Privacy Policy. 1 July 2019
https://blog.juro.com/how-to-write-a-privacy-policy?_ga=2.253541323.357331162.1610645063-658813739.1610645063

Open source design templates at
<https://info.juro.com/privacy-policy-template>

Strava Privacy Policy

strava.com/legal/privacy

Mobile Features Subscription Blog Sign Up Log In

Strava Privacy Policy

Effective Date: December 15, 2020

Your privacy is very important to us. Before we get to the details, check out our Privacy Label to see a summary of our privacy practices. Click on the links to learn more and read the full policy below.

[Jump to full privacy policy](#)

Privacy Label

Collection and Sale of Data

Do we sell your personal information?	No
Do we share or sell aggregate information?	Yes
Do we share your data with third party API partners?	Yes, with your consent
Do we use sensitive categories of data, like health information?	Yes, with your consent
Do we use your contact list if you allow us access?	Yes
Do we delete your data when you request account deletion?	Yes
Do we retain your data for as long as we need it unless you request deletion?	Yes

Privacy Tools and Controls

Can you control who sees your activity and content?	Yes
Can you control who sees your location-based activity?	Yes
Are your activity and profile privacy controls set to "Everyone" by default?	Yes
Can you download and delete your data?	Yes
Do all members worldwide have the same suite of tools and controls?	Yes

Terms of Service

Privacy Policy

Cookie Policy

Legal Bases

API Agreement

We use cookies to operate our site, help keep you safe, improve your experience, perform analytics, and serve relevant ads. Click on 'I accept' to accept all cookies. You can learn more, as well as change your cookies preferences, by visiting our [Cookies Policy](#).

More options I accept

Stava Privacy Policy

strava.com/legal/privacy#full_policy

Privacy Policy

Introduction

Our privacy policy (the "Privacy Policy") explains the information we collect, how we use and share it, how to manage your privacy controls and your rights in connection with our websites and the related mobile applications and services (collectively, the "Services"). Please also read our [Terms of Service](#) which sets out the terms governing the Services.

Strava is headquartered in San Francisco and our Services are provided to you by Strava, Inc. If you are a resident of the European Economic Area ("EEA"), Strava, Inc. is the controller of your personal data for the purposes of EEA data protection law.

This policy was written in English. To the extent a translated version conflicts with the English version, the English version controls. Unless indicated otherwise, this Privacy Policy does not apply to third party products or services or the practices of companies that we do not own or control, including other companies you might interact with on or through the Services.

Questions or comments about this Privacy Policy may be submitted by mail to the address below or via <https://support.strava.com>.

Strava, Inc.
208 Utah Street
San Francisco, CA 94103
USA
Attn: Legal
DPO@strava.com

Information Strava Collects

Strava collects information about you, including information that directly or indirectly identifies you, if you or your other members choose to share it with Strava. We receive information in a few different ways, including when you track, complete or upload activities using the Services. Strava also collects information about how you use the Services. There are also several opportunities for you to share information about yourself, your friends, and your activities with Strava. For example:

We use cookies to operate our site, help keep you safe, improve your experience, perform analytics, and serve relevant ads. Click on 'I accept' to accept all cookies. You can learn more, as well as change your cookies preferences, by visiting our [Cookies Policy](#).

[Back to top](#)

Annotated Privacy Policies

The screenshot shows a web browser window displaying the Usable Privacy website. The URL in the address bar is `explore.usableprivacy.org/instagram.com/?view=machine`. The page header includes the Usable Privacy logo, navigation links for "About" and "Browse Policies", and a search bar. A grey banner at the top states: "The privacy policies presented here are automatically identified and machine annotated by our algorithms. [Learn more.](#)"

The main content area is titled "Instagram `instagram.com`" and is labeled as a "Machine Analyzed Policy 1". It features a "Privacy Practices" sidebar on the left with categories and counts: First Party Collection/Use (9), Third Party Sharing/Collection (9), User Choice/Control (4), User Access, Edit and Deletion (1), Data Retention (2), Data Security (1), Policy Change (1), Do Not Track (0), and International and Specific Audiences (2). Below this is a "Choice Links" section with a count of 0 and a note: "We were unable to automatically locate choices you can make."

The main text area includes a metadata box: "Webpage downloaded 9/8/2017 (current version)" and "29 privacy statements and 0 choices identified". It also shows "Reading Level: College (Grade 14)" and buttons for "Feedback" and "Disclaimer".

Privacy Policy

In September 2012, we announced that Instagram had been acquired by Facebook. We knew that by teaming up with Facebook, we could build a better Instagram for you. Since then, we've been collaborating with Facebook's team on ways to do just that. As part of our new collaboration, we've learned that by being able to share insights and information with each other, we can build better experiences for our users. We're updating our Privacy Policy to highlight this new collaboration, but we want to make sure you understand that you still have control over who sees your photos. You still get to choose who can see your Instagram photos, and you still get to choose whether you post your photos on Facebook. So while we're looking forward to working closely with Facebook to build better experiences, we aren't changing the core features of the app that you've come to know and love.

Our new Privacy Policy is effective on January 19, 2013. To learn about how we treat information collected prior to January 19, 2013, please [click here](#).

Effective date: January 19, 2013

Welcome to Instagram ("Instagram," "we," "us" or "our"). Instagram provides a fast, beautiful and fun way for you to share media through our content-sharing platform. Just snap a photo, choose a filter to transform the look and feel, add comments (if you like) and share!

- [Our Privacy Policy explains how we and some of the companies we work with collect, use, share and protect information in relation to our mobile services, web site, and any software provided on or in connection with Instagram services \(collectively, the "Service"\), and your choices about the collection and use of your information.](#)
- [By using our Service you understand and agree that we are providing a platform for you to post content, including photos, comments and other materials \("User Content"\), to](#)

A vertical bar on the right side of the page contains a series of colored segments, likely representing a table of contents or a progress indicator for the document's sections.

Privacy Policy Chat Bot

How long is my data retained?

I found the following potential answers: 😎

Context of retaining your data ⌚

“

We will consider and grant reasonable requests without charge. If we deny a request, we will state a reason. If we refuse to correct, update, or delete information, the data subject may submit a concise statement of disagreement that we will retain and disseminate to others in the event that we share the disputed information.

 95%
Confident

Improving on Privacy Policies

- Idea #1: Improve how information is communicated
- Idea #2: Give people choices
- Idea #3: Legally-mandate absolute protections

Privacy Policies

