

## Personal Bank Data

**Data**, from page one.

The latter include companies engaged in direct marketing and the selling of consumer products and services.

This means every financial institution with which you do business may be letting several other companies get hold of your information, and other institutions held by your bank or savings and loan also may have access to the data.

Banks sell names and refer "good" clients to advertisers, but they don't give out any actual numbers such as social security numbers or balances.

Banks are required by law to provide you with a form that allows you to block release of your personal information.

A Bank of America spokesman said, "Our privacy policy is given and explained to new customers and once every year thereafter to existing customers."

But some consumers may be unaware of privacy policies or may have missed the forms that are mailed with bank statements.

Lisa Noia, a Bank of America customer from Fremont, said, "I don't remember them explaining the policy to me in the beginning, and for sure they've never called me to explain the renewal of their policy each year."

Other institutions, like American National Bank, also have policies that "secure" your personal information.

Employees at the ANB have a standard policy for collection, use, retention and security of personal information. This is the "non-public personal information" policy that makes certain information unavailable to the public. For example, information regarding your account balances, payment history and overdraft history will not be sold to other institutions. However, like many other banks, the bank will sell your information to

other institutions that work on behalf of the ANB.

"We don't give any of our borrowers' information to anyone," said a First Security loan processor. "We need the borrower's authorization to release information before processing the loan."

Some businesses gather people's personal information through prize drawings, surveys, and phone books, she added.

"When you enter a drawing your information automatically falls in the hands of many institutions," she said.

Many consumers are oblivious to their privacy rights.

"I never really thought about it. (Telemarketers) are annoying, so I usually just hang up on them," said Richard Calderon of Newark.

Some institutions don't use forms; they have a number that one must call if they want personal information kept confidential. The number, which is small and easily overlooked, is located on the back part of a credit card offer.

Before signing up for an account, clients should be well aware of what information is collected by the bank. They should understand what information will be kept private and what information might be sold to other institutions.

Financial institutions' authority to give out their clients' personal information can be traced to the Gramm-Leach-Bliley Act of 1999, which granted financial institutions - such as banks, brokerage and insurance firms - the ability to share information among affiliated companies and, unless a customer objected, to sell it to third parties.

Two measures are now pending in Sacramento that would require financial institutions to obtain client permission to disclose personal information. One, by state Sen. Jackie Speier, D-San Mateo, died in committee this week.

## Consumer Privacy

**Fraud**, from page one.

is the answer.

In 1970 the Federal Trade Commission began enforcing the Fair Credit Reporting Act. The law is designed to promote accuracy and ensure the privacy of the information used in consumer reports. Recent amendments to the Act expand consumer rights and place additional requirements on CRAs.

With the recent amendments, more and more organizations are offering people choices about how their personal information is used. Many companies allow you to "opt-out" of having your information shared with others or used for promotional purposes.

The three major national credit bureaus are Equifax, Experian and Trans Union all have the opt-out option, which can be exercised by simply writing a letter stating that you do not want your personal information shared with others or used for promotional purposes. This obligates the firms by law not to release any personal information.

Most credit companies now have policies in place to assure customers' privacy, so identity fraud doesn't happen.

"Providian Financial Corporation has a strict policy on privacy," said Kathy Tyler of Providian. "We at Providian are committed to keeping our customers information from falling

into the wrong hands."

According to Tyler, Providian protects personal information with physical and electronic safeguards and abides by applicable federal security standards.

"Providian does not sell customer information," said Tyler. "We do not permit list brokers, mail-order business, telemarketers, or other marketing companies to contact customers to promote their products or services."

Tyler suggests reviewing your credit report on a regular basis so you can report any fraudulent activity.

"It is important to keep close tabs on all bills, especially your monthly credit card statements," said Tyler. "It is crucial to keep all your receipts and make sure it is correct."

To obtain a copy of your credit report you can write, call or connect online with Equifax, P.O. Box 740241, Atlanta, GA, 30374, 800-685-1111, or equifax.com.; Experian, P.O. Box 2104, Allen, TX, 75013, 888-397-3742, or experian.com.; or Trans Union, P.O. Box 1000, Chester, PA, 19022, 800-888-4213, or transunion.com. The charge is \$8 if you live in California, however cost does vary from state to state.

Persons wishing to remove their name from lists compiled by a CRA can call the toll-free number at 888-5OPTOUT or 888-567-8688.

## Housing for Students

**Housing**, from page one.

financial aid and part-time job on campus.

"Everything I received went to my home expenses," Costa says. "It was crazy, so I decided to go back to Carlos Bee. Now I have my own room, free meals, and I can save money."

The Housing and Residential Life office located in Pioneer

Heights has numerous listings of Bay Area apartments and people seeking roommates. Various independent agencies also help match individuals, then the agencies help the roommates find housing. RoomFind.com, and Roommate Express are convenient and free referral sources for potential roommates and housing.

## CyberCamp Activities

**Cyber**, from page one.

Andrew's serious brown eyes suddenly brightened with a youthful glow of excitement.

"But, my favorite thing about camp is learning 3-D animation. I wish I could stay for one more week," he said.

"It is our mission to ignite a passion for technology for all children," Fitzgerald said.

"Cybercamps is committed to creating a computer-literate population in every neighborhood."

Closing the digital divide along ethnic and gender lines is just one of their organizational goals. Cybercamps is also committed to providing an atmosphere that promotes diversity and education for their employees as well.

"It's a learning experience for everyone," Fitzgerald explained.

"Children need to see themselves in the people that mentor them and mentors need to feel a connection to the children that they teach."

Cybercamps employs teachers, professionals, and college students from many different ethnicities and technological backgrounds.

"Counselors are able to use their brains for teaching the technology and their personalities for interacting with campers," said Maashoff.

Nathan Parham has a degree in Computer Information and Technology. He decided to work as a counselor at the Hayward location because he wanted to give back to his community.

"I like to teach," Parham said. "Being around a group of energetic kids is a whole lot more rewarding than sitting in front of a computer all day programming."

Participants have the option of day camp or overnight camp. Each session is one week long with costs varying between \$629 and \$949. Parents can receive up to \$75 off each session for multi-week enrollment plans. If campers register online, they

receive a \$10 discount.

Parents can sign up for financial assistance online at [www.cybercamps.com](http://www.cybercamps.com) or they can contact the organization directly at 1-800-904-CAMP for more information.

"Our program has been criticized as being too pricey," Fitzgerald said, "but we do our best to provide funding for those who need financial assistance. We want as many children as possible to experience Cybercamps."

Cybercamps recently formed a partnership with Intel who will be offering scholarships targeted towards young girls in response to the lack of female representation in technological fields.



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