**CHAPTER 20:06:45**

**PRIVACY OF CONSUMER FINANCIAL AND HEALTH INFORMATION**

Section

20:06:45:01 Purpose and scope.

20:06:45:02 Rule of construction.

20:06:45:03 Definitions.

20:06:45:04 Initial privacy notice to consumers required.

20:06:45:05 Annual privacy notice to customers required.

20:06:45:06 Information to be included in privacy notices.

20:06:45:07 Form of opt out notice to consumers and opt out methods.

20:06:45:08 Revised privacy notices.

20:06:45:09 Delivery.

20:06:45:10 Limits on disclosure of nonpublic personal financial information to nonaffiliated third parties.

20:06:45:11 Limits on redisclosure and reuse of nonpublic personal financial information.

20:06:45:12 Limits on sharing account number information for marketing purposes.

20:06:45:13 Exception to opt out requirements for disclosure of nonpublic personal financial information for service providers and joint marketing.

20:06:45:14 Exceptions to notice and opt out requirements for disclosure of nonpublic personal financial information for processing and servicing transactions.

20:06:45:15 Other exceptions to notice and opt out requirements for disclosure of nonpublic personal financial information.

20:06:45:16 Protection of Fair Credit Reporting Act.

20:06:45:17 Nondiscrimination.

20:06:45:18 Effective date.

20:06:45:19 Obligation to provide information to director.

20:06:45:20 Information security program.

20:06:45:21 Objectives of information security program.

20:06:45:22 Examples of methods of development and implementation.

20:06:45:23 Assess risk.

20:06:45:24 Manage and control risk.

20:06:45:25 Oversee service provider arrangements.

20:06:45:26 Adjust the program.

20:06:45:27 Disclosure of nonpublic personal health information.

20:06:45:28 Authorization to disclose nonpublic personal health information.

20:06:45:29 Authorization delivery.

20:06:45:30 Relationship to federal rules.

20:06:45:31 Relationship to state laws.

Appendix A Sample clauses.