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Comments:

As a consumer, I'd like to see a simplification of the privacy notice issue: namely, (1)if an institution does not share information with 3rd parties or affiliates, thus no opt-out option given to me, no privacy notice should be sent me (2) if an institution does share information with affiliates or 3rd parties, and if I haven't already opted out, they must provide the appropriate notices-with the opt out information prominent and at the front of the notice. (3) if I have already opted out, the institution need not send me any more notices.