



Get Noticed: Effective Financial Privacy Notices

The Challenges of Providing Effective Financial Privacy Notices: The Industry Experience

Amy S. Friend

Amy Friend is Assistant Chief Counsel at the Office of the Comptroller of the Currency. She works extensively on issues involving consumer privacy. Friend represented the OCC in the interagency privacy rulemaking under the Gramm-Leach-Bliley Act, and now works on issues involving the rule's implementation. She has worked on the interagency rulemaking under the Fair Credit Reporting Act, as well as on OCC guidance on identity theft and pretext calling. Prior to joining the OCC in January 1998, she was minority general counsel for the Committee on Banking and Financial Services of the U.S. House of Representatives. Friend worked for the U.S. Congress for ten years, serving as counsel to both the House Judiciary and House Banking Committees. She is a graduate of the University of Pennsylvania and Georgetown University Law Center.

Stephanie Martin

Stephanie Martin is an Assistant General Counsel at the Board of Governors of the Federal Reserve System. In her fourteen years with the Board, she has specialized in payments system and financial market issues and has also worked on a variety of issues related to privacy, Reserve Bank operations, and electronic commerce. Martin also oversees legal matters related to discount window lending, reserve requirements, margin requirements, and membership in the Federal Reserve System. She has degrees from Harvard Law School and Wellesley College.

Stephen Durkee

Since 1998, Stephen Durkee has worked as a central coordinator for development of privacy implementation programs driven by the Citigroup Privacy Promise for Consumers. This includes programs that are driven by local privacy laws such as the EU Directive and GLBA. The task is to ensure that these programs meet corporate guidelines as well as customer, product line, and country mandates. In his eighteen prior years with Citibank, Durkee held a number of marketing and strategic planning roles.

Richard H. Harvey, Jr.

Richard Harvey is a graduate of the Catholic University of America Columbus School of Law. He served as an enforcement and litigation attorney with the Office of Thrift Supervision from

1986 to 1993. He joined Chevy Chase Bank in 1995 and was appointed the Bank's Chief Compliance Officer in 1997. In 1999, Harvey was appointed the Bank's Chief Privacy Officer. He is a member of the American Bankers Association Compliance Executive Committee and served as a member of the ABA's Privacy Task Force. Harvey recently testified on behalf of the ABA before the House of Representatives Banking Committee concerning financial institutions' efforts to combat identity theft.

Julia F. Johnson

Julia Johnson currently serves as the Director of Information Policy and Privacy for Bank One Corporation. Working with each of Bank One's business units, Johnson counsels those entities to ensure customer information is protected and individual privacy preferences are accommodated. Prior to her appointment in December, 1998, she served for fourteen years as Bank One's Director of Community Reinvestment.

Johnson is a member of the American Bankers Association Privacy Task Force, the Consumer Bankers Association's Privacy Working Group and the Privacy Working Group of the Financial Services Forum. She has also served as a member of the Experian Consumer Advisory Council. She has been invited to speak on privacy at the Congressional Technology Forum, the FDIC, and Privacy and American Business, as well as many other organizations representing financial services and service providers. A graduate of Kenyon College, Johnson serves that institution as a Trustee. She is as a member of the Columbus Downtown Commission and a Director of the W. B. Marvin Mfg. Company of Urbana, Ohio.

Ellen L.S. Koplow

Ellen Koplow is Senior Vice President and General Counsel of Ameritrade Holding Corporation. The company is a leading online broker, providing financial services for self-directed individual investors, financial institutions and corporations. Koplow is directly responsible for all legal requirements of Ameritrade and its subsidiaries. She joined Ameritrade in May 1999 as Deputy General Counsel. She accepted the position of General Counsel in June 2001. Prior to joining Ameritrade, Koplow was managing principal of the Columbia, Maryland office of Miles & Stockbridge P.C. where her practice focused primarily in the areas of e-commerce, technology law, media, intellectual property, and commercial contract matters.

Koplow graduated cum laude from the University of Baltimore Law School in 1983 where she was a member of the Heusler Honor Society, a Scribes Award winner, and a Comments Editor for the Law Review. She has been a member of the Maryland High Technology Council and has lectured extensively on technology-related issues. In 1998, Koplow was selected by The Daily Record as one of Maryland's Top 100 women.

Paul D. Metrey

Paul Metrey is the Director of Regulatory Affairs in the Legal and Regulatory Group of the National Automobile Dealers Association. He advises dealers on operations regulated by the Federal Reserve Board, Federal Trade Commission, Internal Revenue Service, Office of the Comptroller of the Currency and Equal Employment Opportunity Commission. He reports on regulatory developments in several association publications and serves as a staff advisor to NADA's Regulatory Affairs Committee. Prior to joining NADA, Metrey served as an attorney with the Federal Emergency Management Agency and as a JAG Officer with the U.S. Army. Metrey earned a Bachelor of Arts from Virginia Tech and a Juris Doctorate from Catholic University in Washington, D.C.

Pauline C. Scalvino

Pauline Scalvino is a Principal in the Legal Department of The Vanguard Group. Since joining Vanguard in 1996, she has been responsible for the Corporate and Shareholder Services Unit of the Legal Department. Her areas of responsibility include shareholder servicing and transfer agency issues, litigation, trust and estate planning, contracts and corporate matters, and intellectual property and technology. These responsibilities have included the legal issues associated with the transition to Y2K and Vanguard's implementation of the new federal privacy regulations. Prior to joining Vanguard, Scalvino was a litigator with Stradley Ronon Stevens & Young in Philadelphia. She graduated from Harvard Law School in 1990 and LaSalle University in 1987.

Stacy Suggs

Stacy Suggs has been employed with Bank Independent in Sheffield, Alabama for over thirteen years. She serves as the Assistant Vice President of Compliance and Chairman of the bank's Compliance Management Committee where she oversees its regulatory compliance function. Suggs began her career with the bank in 1988 while attending college and served more than six years as the bank's internal auditor. In this capacity, she worked directly with the bank's regulators and was responsible for conducting branch, departmental, and compliance audits within the bank. Suggs was promoted in 1996 to Assistant Vice President/Credit Analyst and managed the bank's Credit department for three years. In 1999, she was promoted to Assistant Vice President of Compliance.

Suggs graduated from the University of North Alabama in 1990, earning a Bachelor of Science degree in Accounting and Finance. She received the designation of Certified Bank Auditor in 1992. She is currently a member of Financial Women International.

Robin K. Warren

As Privacy Executive for Bank of America Corporation, Robin Warren is responsible for developing, implementing and communicating Bank of America's policies regarding the protection and use of customer information. She was formerly Associate General Counsel at Bank of America with responsibility for legal services supporting the company's consumer lending activities, including all direct and indirect consumer lending and financial products, credit cards, mortgage, recovery and collections. Warren's responsibilities also included providing legal counsel to the company's Marketing, Consumer Compliance, Community Development Banking and Consumer Credit Policy departments nationwide.

Since joining Bank of America in 1982, Warren has specialized in providing counsel in the areas of compliance with consumer regulations and laws affecting retail banking and lending. She also served as compliance officer and CRA officer for Citizens and Southern National Bank, a Bank of America predecessor bank. Formerly, as Director of the Office of Regulatory Management for C&S/Sovran Corporation, she managed the regulatory and compliance functions and oversaw CRA and consumer compliance for that company's bank and non-bank subsidiaries throughout the southeast.

Warren is a graduate of Smith College in Massachusetts and of Emory University School of Law in Atlanta. She is a Fellow of the American College of Consumer Financial Services Lawyers.

The Challenges of Providing Effective Financial Privacy Notices: The Consumer and Academic Perspective

Toby Milgrom Levin

Toby Levin is a Senior Attorney in the Division of Financial Practices of the Federal Trade Commission, where she is responsible for working on online privacy matters. She served as coordinator of the “GET NOTICED: Effective Financial Privacy Notices” workshop. Prior to this project she headed the implementation of the Children’s Online Privacy Protection Act. Levin was also a coauthor of the Commission’s 1998 *Online Privacy: A Report to Congress* and the December 1996 *Staff Report: Public Workshop on Consumer Privacy on the Global Information Infrastructure*. She has been with the Commission since 1984 and was the lead attorney on the Commission’s first privacy cases (*GeoCities* and *Liberty Financial*).

Mary J. Culnan

Mary Culnan is the Slade Professor of Management and Information Technology at Bentley College in Waltham, MA. Her current research is focusing on the privacy implications of electronic marketing, and she also teaches graduate, undergraduate and executive courses on information privacy. Culnan has testified before Congress and other government agencies on a range of privacy issues. In 1997, she served as a Commissioner on the President’s Commission on Critical Infrastructure Protection. She is also the author of the 1999 Georgetown Internet Privacy Policy Survey which the FTC used to make recommendations to Congress about Internet privacy.

E. Joyce Gould

Joy Gould is currently Health Care Project Director for Citizen Action of New York, which is a grassroots consumer membership organization that works for economic, racial, social and environmental justice, with over 20,000 members, five regional grassroots chapters and nine member organizations. Citizen Action is the New York affiliate of USAction, a national coalition of social action organizations that works to improve the lives of Americans. Gould has twenty years experience in public policy analysis, politics and grassroots organizing. She has a Bachelor of Nursing degree from Columbia University and a Master of Science degree from the University of Pennsylvania. She is a coauthor of the USAction report, *Your Privacy is Important to Us? — A Report Card on How Bank Privacy Notices Discourage Consumers from Exercising the Right to Financial Privacy*.

Jim Harper

Jim Harper is the founder and Editor of Privacilla.org, a Web-based privacy policy think-tank. He is also an Adjunct Fellow at the Progress and Freedom Foundation and the Principal of Information Age public policy consulting firm PolicyCounsel.Com. A California lawyer, Harper has served as counsel to committees in the U. S. House and the U.S. Senate. He has testified in Congress, and he regularly speaks and writes on privacy and other topics at the intersection of policy and technology. Along with numerous writings in the trade and popular press, Harper has published articles in the *Administrative Law Review*, the *Minnesota Law Review*, and the *Hastings Constitutional Law Quarterly*. He earned his Bachelor’s degree in political science at the University of California, Santa Barbara. At Hastings College of the Law, he served as Editor-in-Chief of the *Hastings Constitutional Law Quarterly*.

Chris Jay Hoofnagle

Chris Hoofnagle is legislative counsel with the Electronic Privacy Information Center, where he concentrates on governmental and commercial privacy issues. He is a graduate of the University of Georgia School of Law, where he received the most valuable Student Government senator award for “zealous student advocacy” of student autonomy and academic freedom. During Summer 1999, he was a law fellow for the American Association of University Professors.

Hoofnagle is the author of *Matters of Public Concern* and the Public University Professor in the Notre Dame Journal of College and University Law (27 JCUL 669 (2001)). He is a member of the Maryland and District of Columbia Bars and the National Lawyers Guild.

David Krane

As Senior Vice President, David Krane oversees the Public Policy/Public Affairs Research team at Harris Interactive that focuses on a diverse research portfolio for corporations, academic institutions, government agencies, foundations, non-profit organizations and the media. He also helps to manage the firm’s hallmark survey, *The Harris Poll*, which has been conducted monthly since 1963.

Krane’s team has recently conducted projects for *Business Week*, *The Wall Street Journal*, the Gill Foundation, National Council on Aging, National Organization on Disability, Privacy Leadership Initiative, Northwestern Mutual, Charles Schwab & Co., National Consumers League, and Duke University. Recent surveys have explored a variety of issues including aging and longevity, disability, privacy, financial planning, and the use of technology. Many of the projects include newsmaker or leadership surveys designed to help generate media coverage and enhance the image and credibility of clients.

Ari Schwartz

Ari Schwartz is an Associate Director of the Center for Democracy and Technology (CDT). His work focuses on defending and building privacy protections in the digital age by advocating for increased individual control over personal information. He also works on expanding access to government information via the Internet and online advocacy and civil society. Schwartz is a leading expert on the issue of privacy on government Web sites and has testified before Congress and Executive Branch Agencies on the issue. He has recently been named the Chair of the Computers, Freedom and Privacy Conference to be held in the San Francisco bay area in Spring 2002. He is also on the Advisory Committee of the World Wide Web Consortium — the leading standards setting body for Web technologies — and Co-Chair of the Congressional Internet Caucus Advisory Committee Task Force on E-Government. Prior to working at CDT, Schwartz worked at OMB Watch researching and analyzing the nonprofit sector’s engagement in technology, government performance, access to government information, and government information technology policy. Ari Schwartz is a native of the Detroit area.

Frances B. Smith

Frances Smith is executive director of Consumer Alert, a national consumer group founded in 1977. She is also the founder and coordinator of the National Consumer Coalition (NCC), an ongoing coalition of twenty-three national and state-level non-profits representing 4 million consumers, which focuses on consumer issues in the policy arena. An NCC subgroup — the Privacy Group — works on privacy issues, coordinates activities and publications, and publishes a web

page. In late 1999, Smith founded International Consumers for Civil Society (ICCS), an international coalition of non-profit groups, with twenty-four member organizations in thirteen countries.

Smith testifies before Congressional committees, comments to federal agencies, participates on agency panels, and joins in on legal briefs on issues that have a substantial consumer impact. She is a contributing editor at *Consumers' Research* magazine and writes a monthly consumer column distributed to newspapers in the U.S. In previous positions, Smith was the founding editor of the *Journal of Retail Banking*, started a foundation to provide information on personal finance to consumers, and produced two television documentaries on personal finance issues.

Frank Torres

Frank Torres is Legislative Counsel in the Washington, DC consumer advocacy office of Consumers Union. He focuses primarily on financial services, electronic commerce, bankruptcy, predatory lending, consumer credit, and financial and online privacy. Torres has testified on numerous occasions before the United States Congress on issues affecting banking, consumer credit and privacy. He was actively involved in deliberations on the Gramm-Leach-Bliley Act.

Torres serves as a member of the Federal Reserve Board Consumer Advisory Council, was part of the FTC's Advisory Commission on Online Access and Security, served on the Joint Treasury/ HUD National Predatory Lending Task Force and participated in the Department of Commerce and FTC workshop on Alternative Dispute Resolution for Consumer Transactions in the Borderless Online Marketplace.

The View from Communications Experts

Penelope W. Saltzman

Penelope Saltzman is a Senior Counsel in the Office of Regulatory Policy in the Division of Investment Management at the Securities and Exchange Commission, which is responsible for rulemaking matters under the Investment Company Act of 1940. Among other rulemaking projects, Saltzman was involved in the Commission's privacy rules under the Gramm-Leach-Bliley Act. She joined the Commission in 1995 as Special Counsel in the Office of General Counsel, and also served as counsel to Commissioner Norman S. Johnson. Before joining the Commission, she was in private practice in Washington, D.C. Saltzman is a graduate of Rice University and the University of Utah College of Law.

William D. Lutz

William Lutz is Professor of English at Rutgers University in Camden, New Jersey. He holds a Ph.D. in English, a Doctor of Law degree, and is a member of the Pennsylvania Bar. The author or coauthor of fifteen books and over two dozen articles on language, he has worked with such corporations as AAL Capital Management Corporation; Bell Atlantic; Alumax Inc.; The Dreyfus Corporation; Herman Miller Inc; North American Securities Administrators Association; John Nuveen & Co.; Ryder System Inc.; Charles Schwab & Co.; Securities Industry Association; U.S. Postal Service; and Whirlpool Corporation. Lutz has re-written mutual fund prospectuses into plain language; written, revised, and edited the financial section in annual reports; conducted workshops on plain language in corporate publications; and helped prepare the Securities and Exchange Commission's *Plain English Handbook*.

Deborah S. Bosley, Ph.D.

Deborah Bosley, Director of the University Writing Programs at the University of North Carolina at Charlotte, is a technical writing consultant specializing in financial institutions and health agencies. She has worked with TIAA-CREF, First Union (Wachovia), Royal & SunAlliance Insurance, Founders Federal Credit Union, Mecklenburg County Department of Social Services, North Carolina Foundation for the Advancement of Health, IBM, and Hoechst Celanese, among others. Her consulting work includes document design — creating or revising forms, applications, information sheets, brochures, or other financial and health-related documents. Bosley specializes in issues related to readability including writing documents for lay and low-literacy audiences. In addition, she designs customized, site-specific training in writing proposals, procedures and instructions, on-line documentation, web content, user manuals, financial and patient information. She has received outstanding evaluations for her training workshops. Bosley has published over two dozen articles and two books, and given over 100 presentations on issues related to technical communication.

Irene A. Etzkorn

During her nearly twenty years with Siegelgale, Irene Etzkorn has served in several capacities. Currently, she is Director of Corporate Administration. Before that, she was Group Director of Simplified Communications, a position in which she helped set new communication standards for several industries.

Etzkorn has been involved in numerous projects for financial services companies, and her clients have included more than half of the nation's top ten banks. Her experience in brokerage, trust, credit, insurance, telecommunications and energy is equally broad. She is often quoted in the press regarding the power of one-to-one marketing and the benefits of simplification. Etkorn frequently addresses audiences both here and abroad on the marketing benefits of using information to strengthen customer relationships.

Josiah Fisk & Lynn Riddle

Josiah Fisk is the head writer and a co-founder of Firehouse Financial Communications LLC, a small firm specializing in simplified communications. He was for ten years an independent financial communications writer and consultant, working with many well-known financial services companies. For four years before that Fisk worked as a copywriter at one of Boston's largest advertising agencies, Cabot. Also a classical music critic, he is the editor of *Composers on Music*, the standard anthology of composers' writings, published by Northeastern University Press. He received a Bachelor's degree from Harvard University in 1978.

Lynn Riddle is the creative director and is also a co-founder of Firehouse Financial Communications LLC. Prior to the firm's inception in 1997, she was a principal and designer at a leading U.S. design firm based in Cambridge, Massachusetts. Her financial services clients have included J.P. Morgan, MetLife/State Street Research, Fidelity, and Bank of Boston (now Fleet). Riddle received a Bachelor of Fine Arts in graphic design from Rhode Island School of Design in 1985.

Mark Hochhauser, Ph.D.

Mark Hochhauser is a psychologist who researches, writes, and consults on the "readability" of financial information and health information privacy issues (HIPAA). His articles on readability have appeared in *Patient Care Management*, *Report on Literacy Programs*, *Clarity*, *In Brief*, *Employee Benefits Digest*, etc. His readability analysis of sixty financial privacy notices posted on the Privacy Rights Clearinghouse website (www.privacyrights.org) was reported widely in the

media, as were his reviews of “plain English” mutual fund prospectuses and online privacy policies. Hochhauser recognizes a gap between the complexity of financial information and the consumer’s ability to understand that information, and he is interested in psychological principles and communication techniques that will help narrow that gap.

Alan Levy, Ph.D.

Alan Levy is the Senior Scientist in the Consumer Studies Team at the Center for Food Safety and Applied Nutrition at the Food and Drug Administration, where he works on labeling, education and consumer communication issues. Prior to coming to the FDA, he taught Social Psychology at Duke University and conducted public policy research for other government agencies. He is currently working on a number of food safety projects as well as dietary supplement labeling issues.

Industry Initiatives and Consumer Education Efforts

Nancy Yanofsky

Nancy Yanofsky is Assistant Chief Counsel of the Division of Economic Analysis at the Commodity Futures Trading Commission. She has worked at the CFTC for eighteen years, serving in many positions including Executive Assistant to Acting Chairman William P. Albrecht. Yanofsky’s primary responsibilities at the agency have related to legislative and regulatory matters. She served as counsel to two Wall Street firms, E.F. Hutton & Co. Inc. and Shearson Lehman Hutton Inc., in the late 1980s. A native of Boston, Yanofsky graduated from Tufts University and Boston University School of Law.

John P. Fielding

John Fielding is senior counsel for the National Association of Insurance Commissioners. He handles financial services legislative and regulatory issues for the NAIC in Washington, and has focused primarily on the Gramm-Leach-Bliley Act and its implementation, particularly privacy issues. Fielding worked as a legislative assistant to Senator Kent Conrad (D-ND) for several years prior to attending law school at the University of Virginia. Before joining the NAIC in 1997, he practiced securities law in New York and Washington.

Martin E. Abrams

Martin Abrams leads the Center for Information Policy Leadership at Hunton & Williams and shapes digital-age global privacy concepts by providing thought leadership for companies, consumer leaders and policymakers. As Senior Policy Advisor to Hunton & Williams’ Privacy and Information Management Practice, Abrams provides clients with total solution strategic business consulting on all aspects of information policy, security, privacy and intellectual property. He advises chief privacy officers and other senior executives with the development of values-oriented global information management strategies for customer, consumer and employee information. Abrams has expertise with corporate values development and industry best practices, and he works closely with firm attorneys to develop and implement comprehensive compliance programs for financial privacy regulations, the EU Data Protection Directive and Safe Harbor requirements, and the Fair Credit Reporting Act. He also participates in national and international forums on privacy policy and is a frequent speaker on privacy and information policy topics.

Prior to joining Hunton & Williams, Abrams served as Vice President of Information Policy and Privacy at Experian, where he led the company's global fair information practices programs and developed the values approach to privacy.

John C. Dugan

John Dugan is outside counsel for the Financial Services Coordinating Council (FSCC), which consists of the American Bankers Association, the American Council of Life Insurers, the American Insurance Association, the Investment Company Institute, and the Securities Industry Association. He advises the FSCC and other institutions on privacy issues, including the drafting of company privacy policies; complying with financial privacy regulations, the Children's Online Privacy Protection Act (COPPA), and the European Union Directive on Data Protection; addressing state and federal legislative initiatives on privacy, including testifying before Congress and the California and New York legislatures; and responding to FTC privacy investigations. Before joining Covington & Burling, Dugan served as Assistant Secretary of the Treasury for Domestic Finance in the first Bush Administration, and prior to that he was Minority General Counsel to the Senate Banking Committee. He is a graduate of Harvard Law School and the University of Michigan.

Patricia Faley

Patricia Faley has been Vice President, Ethics and Consumer Affairs, for the Direct Marketing Association since 1995. Working out of the Association's Washington, DC office, she is responsible for the management of The DMA's Ethics and Consumer Affairs Department and for moving the Association forward on the issue of privacy in all media, including online marketing. Immediately prior to coming to The DMA, Faley was Vice President, Consumer Affairs, at American Express Company located in Washington, DC, and before that, Vice President, Public Responsibility, with American Express in New York City. For twelve years, she held a number of key positions at the U.S. Office of Consumer Affairs, a federal government agency, and participated in the development of Reagan, Bush and Clinton Administration policy positions on consumer and privacy issues.

Faley is a recipient of the Distinguished Member Award from the DC Chapter of the Society of Consumer Affairs Professionals in Business, and holds B.A. and M.S. degrees from The Pennsylvania State University.

Tena Friery

Tena Friery is research director of the Privacy Rights Clearinghouse, where she is responsible for its financial privacy programs. She has been associated with the PRC since 1999. Prior to joining the PRC, she was a senior financial fraud investigator with the U.S. Commodity Futures Trading Commission (CFTC) with previous experience involving the Privacy Act and Freedom of Information Act in the CFTC's Office of General Counsel. In addition, Friery has a background as a paralegal. She often represents the PRC in media interviews. She has participated in numerous public policy proceedings and conferences representing consumers' interests.

Susan E. Henrichsen

Susan Henrichsen, Deputy Attorney General, has been in the Consumer Law Section of the Office of the California Attorney General for more than twenty years, investigating and prosecuting a wide variety of cases involving unfair or deceptive business practices. She has also spoken on a variety of consumer issues, written and testified on proposed state and federal legislation and regulations, and helped develop consumer education materials.

Henrichsen has participated in multi-state actions and investigations relating to credit practices and consumer credit issues and has prosecuted cases in California involving a wide variety of businesses. She is currently actively involved in privacy issues, including the privacy of medical and financial data, information practices of financial institutions, and identity theft. In addition to handling cases involving privacy, she has drafted comments on proposed regulations and been involved with financial privacy legislation currently pending in the California Legislature. Henrichsen has a Bachelor's degree in economics from the University of California at Los Angeles. Her law degree is from the University of Southern California.

David M. Klaus

David Klaus has been involved with privacy issues for nearly twenty-five years. As Executive Director of the Privacy Leadership Initiative (PLI), he leads the organization and its members in their efforts to measure consumer attitudes and behavior with regard to privacy, conduct original research into how the flow of information affects the economy and peoples' lives on a day-to-day basis, establish The Privacy Manager's Resource Center to assist businesses in developing their privacy programs, and educate consumers about how they can protect their personal privacy. Klaus has served in a number of senior government positions, including being the Director of the Office of Management and Administration at the U.S. Department of Energy, Counsel to the Committee on Energy and Commerce of the U.S. House of Representatives and in several positions within the Executive Office of the President. Educated at Stanford University and the Georgetown University Law School, Klaus has been a member of the DC Bar since 1983.

Fran Maier

Fran Maier is the Executive Director of TRUSTe, a nonprofit organization widely known for its award-winning Internet privacy seal program. TRUSTe is an independent, nonprofit organization dedicated to enabling individuals and organizations to establish trusting relationships based on respect for personal identity and information in the evolving networked world. Joining the organization in the summer of 2001, Maier oversees all aspects of TRUSTe's operations, setting the overall strategic vision and growth of the organization. She brings to TRUSTe significant leadership experience in marketing, management and operations for online and brick-and-mortar companies such as BlueLight.Com, Match.com, Women.com, Clorox and AAA.