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March 13, 2000

Secretary
Federal Trade Commission
Room H-159, 600 Pennsylvania Ave., N.W.
Washington, DC 20580

RE: Gramm-Leach-Bliley Act Privacy Rule, 16 CFR Part 313 –Comment

TO WHOM IT MAY CONCERN:

I am writing to express my concern with the proposed regulations to implement Title V of the Gramm-Leach-Bliley Act of 1999. Our business functions as a service to find lost friends, family members, loved ones, and missing persons. As a small-business person, I fear we would lose a valuable and very necessary source of locating people if “non-public personal information” is defined to include simple names and addresses of customers of financial institutions.

It was my impression that the clear intent of Congress was to provide an opportunity for customers of financial institutions to “opt-out” of sharing their personal financial information with non-affiliates of the institutions. The statute provides protection for financial information - not mere names and addresses. If all information available to a financial institution is defined as “non-public personal information”, then what is “public”? I believe the Act provides opt-out of information regarding credit history, employment and financial assets. But name, address and phone number should not be classified as “non-public”.

Our company does not use or receive financial information. We do not perform credit granting, credit monitoring, account review, insurance underwriting, or any other purpose covered by the Fair Credit Reporting Act. We are only interested in the header information, which contains the name and address.

The information we obtain regarding names and addresses is essential to our conduct of business and fulfilling our obligations to consumers. Current address information is critical to the operation of our business. If this information is deemed “non-public personal”, it will have a very crippling effect on our business and industry. I urge you to define non-public personal information in the manner that Congress intended.

Regards,

Carol Hultberg, First Trustee
Carol Hultberg, First Trustee
Searching 4U Management Trust