Privacy Policy Analysis:

Eaton Community Bank

**Summarized using ChatGPT 4o**

**Service:** Eaton Community Bank

**Category:** Financial Services / Banking

**Policy URL:** <https://www.eaton.bank/Privacy-Statement>

**Date Accessed:** April 10, 2025

**Date App Downloaded**: Summer 2021

## 1. Data Collection

* **What personal data is collected?** Collects Social Security numbers, account balances, credit history, and income.
* **Is location, device, or behavioral data included?** No behavioral, device, or location tracking indicated.
* **Are Cookies or trackers used?** Cookies not explicitly mentioned however they are used as seen when logging onto their website

## 2. Data Sharing

* **Who is data shared with (advertisers, partners)?** Shared for everyday business and joint marketing with other financial firms.
* **Is there international data transfer?** No international transfer mentioned.
* **Does the company use third-party processors?** No third-party processors mentioned.

## 3. User Rights

* **Can users access their data?** No direct mention of access or deletion requests.
* **Can users delete or correct their info?** Not mentioned
* **Is data portability supported?** Not mentioned.

## 4. Opt-Out Options

* **Can users opt out of tracking, marketing, or data sales?** No opt-out for basic business and joint marketing.
* **How easy is the opt-out process?** Federal law allows opt-out only for affiliate marketing and non-affiliate data sharing (which they don’t do).

## 5. Update Procedures

* **How are users notified of policy changes**? Not explicitly stated. Last update listed on website
* **Are there version histories or changelogs?** No version history or change notification process is described.

## 6. Clarity & Readability

* **What grade level is the text?** Very brief and clearly formatted (FACTS table).
* **Is the policy long or hard to follow?** Plain language, suitable for general consumers.
* **Are there user-friendly summaries or visuals?** No visuals or summaries beyond core categories.

## Summary Matrix

|  |  |  |
| --- | --- | --- |
| Feature | **Yes/No** | **Notes** |
| Access Rights | No | Not Mentioned |
| Correction Rights | No | Not Mentioned |
| Deletion Rights | No | Not supported; limited by law |
| Data Sharing Stated | Yes | Everyday business, joint marketing |
| Data Portability | No | Not Mentioned |
| Opt-Out Available | Partial | Only for specific affiliate uses . No opt-out for Eaton Bank Uses. |
| GDPR/CCPA Mentioned | No | US Federal law only |