Privacy Policy Analysis- US Bank

**Summarized using ChatGPT4o**

**Service:** U.S. Bank

**Category:** Banking/Financial Services

**Policy URL:** [https://www.usbank.com/about-us-bank/privacy/security.html](https://www.usbank.com/about-us-bank/privacy/security.html%EE%88%86)

**Date Accessed:** April 9, 2025

**Date Digital Services First Accessed:** 2015

## 1. Data Collection

* **What personal data is collected?** U.S. Bank collects personal information such as name, postal address, email address, telephone number, Social Security number, date of birth, and account information
* **Is location, device, or behavioral data included?** Yes, location information is collected in connection with mobile applications. Additionally, information about internet browsers and tracking technologies may be gathered. citeturn0search0
* **Are cookies or trackers used?** Yes, U.S. Bank uses tracking technologies such as cookies and pixel tags to collect information about user activity on their services.

## 2. Data Sharing

* **Who is data shared with (advertisers, partners)?** U.S. Bank shares personal information with affiliates for everyday business purposes and marketing. They do not share with non-affiliates for marketing purposes.
* **Is there international data transfer?** The privacy policy does not explicitly mention international data transfers. They are headquartered in MN and do have a Global Funds Division.
* **Does the company use third-party processors?** Yes, U.S. Bank may share personal information with agents, subsidiaries, affiliates, partners, and other third parties that perform functions on their behalf, such as hosting, billing, content management tools, analytics, customer service, and fraud protection.

## 3. User Rights

* **Can users access their data?** Yes, users have the right to request access to their personal data held by U.S. Bank.
* **Can users delete or correct their info?** Users can request the deletion or correction of their personal information, subject to certain exceptions defined in applicable laws.
* **Is data portability supported?** The privacy policy does not explicitly mention data portability.

## 4. Opt-Out Options

* **Can users opt out of tracking, marketing, or data sales?** Users can opt out of marketing communications by calling 800-370-8580 or visiting the "Exercise Your Privacy Choice" page on the U.S. Bank website
  + **Some Items cannot be opted out of**
* **How easy is the opt-out process?** The opt-out process involves contacting U.S. Bank via phone or their website, which appears to be a straightforward process.

## 5. Update Procedures

* **How are users notified of policy changes?** The privacy policy states that U.S. Bank may change their privacy policy at any time, and users will receive notice in accordance with applicable law when any changes are made that materially affect their rights.
* **Are there version histories or changelogs?** The privacy policy does not provide a version history or changelog.

## 6. Clarity & Readability

* **What grade level is the text?** The privacy policy is written in clear language, but the specific grade level is not provided.
* **Is the policy long or hard to follow?** The policy is comprehensive but organized into sections, making it relatively easy to navigate.
* **Are there user-friendly summaries or visuals?** The policy does not include user-friendly summaries or visuals.

## Summary Matrix

|  |  |  |
| --- | --- | --- |
| **Feature** | **Yes/No** | **Notes** |
| Access Rights | Yes | Users can request access to their personal data. |
| Deletion Rights | Yes | Users can request deletion of their personal data, subject to legal exceptions. |
| Data Sharing Stated | Yes | U.S. Bank shares data with affiliates and service providers for business purposes. |
| Opt-Out Available | Yes | Users can opt out of marketing communications via phone or the website. |
| GDPR/CCPA Mentioned | Yes | The policy references compliance with the California Consumer Privacy Act (CCPA). |