



# GLBA Compliance Statement

Gramm-Leach-Bliley Act Applicability Assessment

Version: 1.0 Date: February 2026

## ✓ Summary

**GLBA data protection requirements do not apply to ScamZero** because we do not collect, process, or store member Nonpublic Personal Information (NPI). Members use ScamZero anonymously without creating accounts or providing personal information.

## What is GLBA?

The **Gramm-Leach-Bliley Act (GLBA)** requires financial institutions to protect the confidentiality and security of customer **Nonpublic Personal Information (NPI)**.

NPI includes information that:

- A consumer provides to obtain a financial product or service
- Results from a transaction involving a financial product or service
- Is otherwise obtained in connection with providing a financial product or service

**Examples of NPI include:** Names combined with Social Security numbers, account numbers, credit card numbers, income information, credit history, or account balances.

## Why GLBA Does Not Apply to ScamZero

ScamZero is designed as an **anonymous, educational service**. Credit union members use ScamZero without creating accounts, logging in, or providing any personal information.

### Data ScamZero Does NOT Collect from Members

- × Member names
- × Social Security numbers
- × Account numbers
- × Credit card numbers
- × Financial account balances
- × Transaction history
- × Income information
- × Credit history

### How Members Use ScamZero

1. Member visits the credit union's ScamZero portal (e.g., yourcu.scamzero.com)
2. Member forwards a suspicious email or uploads a screenshot
3. ScamZero analyzes the content for scam indicators
4. Member receives educational guidance about what was found
5. All submitted content is **automatically deleted within 12 hours**

#### No Account Creation Required

At no point does ScamZero ask for or collect member identity information. The service functions like a public website - members can use it without providing any information about who they are.

## What Data ScamZero Does Collect

Data Type	From Whom	GLBA Status
Organization profile (CU name, logo, settings)	Credit union administrators	NOT NPI
Admin email addresses	Credit union administrators	NOT MEMBER NPI
Forwarded email content	Anonymous members	NOT NPI <i>(deleted in 12 hours)</i>
Uploaded screenshots	Anonymous members	NOT NPI <i>(deleted in 12 hours)</i>

### ⚠ Important Note on User-Submitted Content

Members may choose to forward emails or upload screenshots that contain their own personal information. However:

- ScamZero does not request or require this information
- The content is used solely for scam analysis
- All submitted content is **automatically deleted within 12 hours**
- ScamZero does not extract, store, or index any personal information from submissions

## Conclusion

Because ScamZero:

- ✓ Does not collect member Nonpublic Personal Information
- ✓ Does not require member accounts or authentication
- ✓ Does not integrate with core banking systems
- ✓ Does not access member financial data
- ✓ Automatically deletes all user-submitted content within 12 hours

**GLBA's data protection requirements for handling NPI do not apply to ScamZero's services.**

ScamZero remains committed to protecting any data we do handle through industry-standard security practices. For details on our security controls, please see our *Security Overview for Financial Institutions* document.

## Questions?

For questions, contact [support@scamzero.com](mailto:support@scamzero.com)

ScamZero

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