

## PRIVACY POLICIES

Our Company, with the above name and return address, and any of its subsidiary or affiliated companies, has adopted the following privacy policies in accordance with Title I of the Gramm-Leach-Bliley Act, and Federal Trade Commission rules.

- We do not sell customer information.
- We do require persons or organizations providing products or services to customers on our behalf to protect the confidentiality of our members and customers.
- We do provide prospective and former members and customers with the same protection as existing customers.
- We do not share customer information with anyone outside the company without your authorization, except as required by law or as stated herein.

We collect information in connection with the extension of credit, the receipt and storage of grain, and other business relationships that we develop in offering, selling and providing goods and services to you, or in purchasing agricultural products from you. The information we maintain will mostly be provided by you in connection with your agricultural products or applying for credit. Information may be obtained from third parties, such as credit reporting agencies, as permitted by the Fair Credit Reporting Act.

All such information will be regarded as confidential in nature, and employees and staff are instructed to maintain your confidences. Our employees will access this information only for an appropriate business need to know. We maintain physical, electronic and procedural safeguards to maintain your confidences.

We will disclose information as we believe necessary in the conduct of our business, or as required by law. Information may also be disclosed in connection with research and verification activities of the company or its vendors and suppliers. Our own creditors may require verification of account balances or credit worthiness of accounts. The IRS and other federal and state agencies have reporting requirements.

Upon your written request, we will generally, and as required by law, make available for your review, or review by your authorized agent, any specific information maintained. Information related to a claim or in anticipation of litigation will not be made available to you. If you notify us that information is incorrect, we will correct any information that we then determine to have been in error, and if you object to our determination, you may submit a

statement of dispute that will be included in any future disclosure of information.

We will provide you with this statement and any changes thereto once each year. You may have additional rights under other applicable laws such as the Equal Credit Opportunity Act or the Fair Credit Billing Act.

For additional information, you should contact us at the above stated address, and you may obtain credit information from any credit reporting agency used by us in connection with the extension of credit.