

PATRON PRIVACY NOTICE

WHAT DOES FRENCHMAN VALLEY FARMERS COOPERATIVE, INC. (FVC) DO WITH YOUR INFORMATION?

FVC is committed to protecting the privacy and security of personal financial information we collect from our Patrons in the normal course of business. We do not provide account or personal information to any company or person for the purpose of telemarketing or direct mail marketing. We are dedicated to maintaining the confidentiality and security of information that we collect.

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

REASONS FINANCIAL INSTITUTIONS CAN SHARE YOUR PERSONAL INFORMATION:

	Does FVC share information?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	Yes
For our affiliates to market to you	No	Yes
For nonaffiliates to market to you	No	Yes

CATEGORIES OF INFORMATION FVC COLLECTS

FVC collects only the Patron information that is necessary to administer its business and provided goods and services to its Patrons. The categories of non-public personal information that may be collected about Patrons include:

- ❖ Information we receive from you on applications for credit (such as name, address, social security number, assets, financial statements, liabilities, credit references, information from consumer reporting agencies or financial institutions regarding your credit worthiness or credit history);
- ❖ Information we receive from you on applications for agricultural input financing (similar to that on credit applications) that may be provided to either an Affiliated or Non-affiliated agricultural financing institution that may supply such financing;
- ❖ Information about your transactions with us used to allocate savings, redeem members' equity and manage stock or membership interests;
- ❖ Information we receive from you to the extent we have in place a Patron investment program, such as name, address, social security number, amount of investment, rate of return, etc.;
- ❖ Information about your purchases and use of regulated chemicals, fertilizers or petroleum products.

CATEGORIES OF INFORMATION SHARED AND TO WHOM IT IS SHARED

We may share the following kinds of nonpublic personal information about you:

- ❖ Information we collect from you on credit applications and agricultural input financing applications that you authorize us to disclose in order to secure approval of credit or input financing from Affiliated or Non-Affiliated financial institutions;
- ❖ Information regarding allocations of Patronage savings or interest paid on investment certificates that we are required by law to report to the Internal Revenue Service;
- ❖ We may disclose information we have collected from you and about you to companies or joint venture partners that are Affiliates of the Cooperative in order to market to you the full range of products and services provided by the Cooperative and its Affiliates;
- ❖ Information about your purchases and use of certain regulated chemicals, fertilizers or petroleum products that we may be required by law to report to state or federal regulatory agencies;
- ❖ Any information collected about you that we must disclose as required by law or legal process, including but not limited to reporting under the Fair Credit Reporting Act.

WHY CAN'T I LIMIT ALL SHARING?

Federal law gives you the right to limit only:

- ❖ Sharing for affiliates' everyday business purposes- information about your creditworthiness
- ❖ Affiliates from using your information to market to you
- ❖ Sharing for Nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

CONFIDENTIALITY AND SECURITY

- ❖ To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

DEFINITIONS

- ❖ Affiliates: Companies related by common ownership or control. They can be financial and nonfinancial companies.
- ❖ Nonaffiliates: Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- ❖ Joint marketing: A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

OTHER IMPORTANT INFORMATION:

- ❖ Former Patrons -If you decide to no longer be a Patron of the Cooperative or become ineligible to be a Patron of the Cooperative, we will adhere to the privacy policies and practices as described in this notice.
- ❖ **Questions about this Privacy Notice? Call Annie Longan at (308) 882-3202 or go to www.fvcoop.com.**