

Privacy Policy

Commitment to Privacy

At Farm Credit of Southern Colorado, we are committed to maintaining the confidentiality of financial and other non-public information about our customers and other users of our web sites. As a matter of corporate policy, we have implemented procedures, systems and controls at the association designed to safeguard private information and prevent its disclosure to unauthorized parties.

Security of Personal Information

We maintain strict security standards and procedures to help prevent unauthorized access to confidential information. We also incorporate physical and electronic safeguards and make every effort to protect the security of personal information. Our web site is hosted on secure servers. Any information collected by us is stored in private files behind a firewall designed to protect confidential information by denying unauthorized access by unauthorized users.

We have policies and procedures in place to govern the proper handling of personal information and train our employees on their responsibility to protect confidential information.

We may use third party suppliers and/or service providers to facilitate our services. We do not authorize these suppliers or service providers to retain, disclose or sell personal information to others.

Information We Collect

We collect and store a variety of information from users of our corporate web sites, including:

- The name of the Internet domain from which site visitors access the Internet
- A visitor's IP address (usually assigned by the Internet Service Provider or by local system administrator)
- The date and time a visitor accessed our site
- The browser version used
- The pages visited on this website

This information does not identify the visitor personally.

Also, the Farm Credit of Southern Colorado web site utilizes cookies to 'remember' visitors when they return to the site. A cookie is a small amount of text sent from a web site to a visitor's computer while visiting the site. The cookie is stored on the visitor's hard drive. Farm Credit of Southern Colorado uses discreet information stored in cookies in order to provide a customized user experience. However, visitors, can set their web browsers to prevent cookies from being sent.

The association may retain the content of email messages sent to the association, along with the sender's email address and our response. We provide the same protections for

these electronic communications that we employ in the maintenance of information received by mail and telephone.

Security and Intrusion Detection

To ensure the security and availability of the Farm Credit of Southern Colorado owned and managed web sites, we employ several solutions to monitor network traffic and server loads, and to identify unauthorized attempts to access or damage the site. Unauthorized attempts to access, alter, or damage this site are strictly prohibited, and may be punishable under law.

Legal Requirements

Federal regulations may require us to disclose confidential information in certain situations. Such situations include requests from law enforcement agencies or criminal or civil legal proceedings. In addition, as required by federal laws targeting terrorism funding and money laundering activities, we collect information and take actions necessary to verify the identity of individuals and organizations with which we do business. Consequently, we reserve the right to disclose any information we deem necessary to comply with any applicable law, regulation, legal process or governmental request, including personally identifiable information,

External Links

Links to third party web sites on this site are provided solely as a convenience to you. If you use these links, you will leave this site and our Privacy Policy is no longer in effect. Farm Credit of Southern Colorado does not endorse, sponsor, or otherwise have any control over the operation or the contents of third-party web sites accessed through this web site. Farm Credit of Southern Colorado is not responsible for, and assumes no liability associated with, the practices employed by third-party web site owners. Your browsing and interaction on any other web sites, including web sites which have a link on the Farm Credit of Southern Colorado web site, is subject to that third-party Web site's own rules and policies. Please read over those rules and policies before proceeding.

Effective Date

The policy was last modified on October 2012. We may revise this policy from time to time. If we decide to change our Privacy Policy, we will post the revised policy here. As we may make changes at any time without notifying you, we suggest that you periodically consult this Privacy Policy.

Conditions of Use

Every time you access or use this web site, you agree that you are bound by, and accept in full, the following conditions:

Privacy

You agree to abide by the terms of our Privacy Policy.

Site Security

You agree not to violate or attempt to violate the security of this web site.

Use of Web Site

You may not, for commercial or public purposes, copy, modify, distribute, transmit, display, reproduce, transfer, resell, or republish any of the contents of this Web site without the prior written consent of Farm Credit of Southern Colorado, which consent may be withheld in Farm Credit of Southern Colorado's sole discretion.

Modifications

Farm Credit of Southern Colorado may at any time make modifications, changes, and alterations to the contents of this web site, including these Conditions of Use, without prior notice. You are responsible for regularly reviewing these Conditions of Use. Your continued use of this web site following any modifications, changes, or alterations shall constitute your acceptance of such modifications, changes, or alterations.

Copyright

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Trademarks

“Farm Credit of Southern Colorado,” “Colorado Country Lending,” “AgLend Now” and other marks indicated on our site, are trademarks of Farm Credit of Southern Colorado or its strategic partners. Farm Credit of Southern Colorado and its strategic partners' graphics, logos, page headers, button icons, scripts, taglines and service names are trademarks or trade dress of Farm Credit of Southern Colorado or its strategic partners. Farm Credit of Southern Colorado's or its strategic partners' trademarks and trade dress may not be used in connection with any product or service that is not Farm Credit of Southern Colorado's or its strategic partners', in any manner that is likely to cause confusion among customers, or in any manner that disparages or discredits Farm Credit of Southern Colorado or its strategic partners.

Indemnification

You agree to defend, indemnify, and hold Farm Credit of Southern Colorado harmless from and against any and all claims, damages, costs and expenses, including attorneys' fees, arising from or related to your use of this web site.

Governing Law

These Conditions of Use shall be governed by and construed in accordance with the laws of the State of Colorado, without regard to the conflict of laws thereof, and the laws of the United States.

Venue

Disputes arising from the use of this web site shall be exclusively subject to the jurisdiction of any federal or state court in the State of Colorado.

Severability

To the extent any portion of these Conditions of Use is determined to be unenforceable by a court of competent jurisdiction, such portion will be modified by the court solely to the extent necessary to cause such portion to be enforceable, and these Conditions of Use, as so modified, shall remain in full force and effect.

Disclaimer of Warranty

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THEREOF OR INABILITY TO USE BY ANY PARTY, OR IN CONNECTION WITH ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS OR LINE OR SYSTEM FAILURE, EVEN IF FARM CREDIT OF SOUTHERN COLORADO OR REPRESENTATIVES THEREOF, ARE ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, LOSSES OR EXPENSES.

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Questions

If you have questions regarding the above, please e-mail your questions by using the Contact Us link.