

## **PRIVACY POLICY AND STATEMENT**

### **PRIVACY POLICY STATEMENT**

At Farm Credit of Southern Colorado<sup>1</sup>, we recognize the importance of customer privacy. This Privacy Policy discloses the carefully developed privacy policies and implemented procedures to protect the confidential information provided to us. More specifically, this Privacy Policy describes how we collect, use, protect, and disclose information and data when you use Farm Credit of Southern Colorado's website and/or services.

By accessing or using Farm Credit of Southern Colorado's website and/or services you consent to this Privacy Policy.

### **HOW WE PROTECT YOUR PERSONAL INFORMATION**

As part of our efforts to protect confidential information, our employees are informed of their responsibility to protect the confidential information they receive and are governed by standards of conduct that prohibit the unauthorized disclosure of such information.

Here is how we work to protect confidential information:

- We hold any information customers give us in strict confidence.
- We safeguard customer information according to strict security standards.
- We maintain security standards and procedures to help prevent unauthorized access to confidential information about customers and we update and test these security measures to improve the integrity of our practices and systems.
- Only authorized employees or approved contractors of Farm Credit of Southern Colorado will be permitted access to your information. We do not trade or sell this information to third-party organizations.
- Only when needed for the purposes of credit reporting, verification, and risk management, will we exchange information about our customers with reputable reference resources and clearinghouse services.
- Providing us with your email address is optional. Having your email address may enable us to communicate on business issues more efficiently. You may also subscribe, through a 3<sup>rd</sup> party contracted on our behalf, to email updates on news and events, special promotions, new products or services, and the like.

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<sup>1</sup> This Privacy Policy and Statement are made on behalf of Farm Credit of Southern Colorado. The terms "Farm Credit of Southern Colorado," "we," and "our" refer to Farm Credit of Southern Colorado, ACA and each of its wholly-owned subsidiaries, Farm Credit of Southern Colorado, FLCA and Farm Credit of Southern Colorado, PCA. Farm Credit of Southern Colorado, ACA, Farm Credit of Southern Colorado, FLCA, and Farm Credit of Southern Colorado, PCA are affiliates of one another.

- You may unsubscribe from email subscriptions at any time by contacting us by email at [webmaster@aglending.com](mailto:webmaster@aglending.com).

## **SECURITY OF PERSONAL INFORMATION**

We maintain strict security standards and procedures to help prevent unauthorized access to confidential information. Any information collected by us is protected through technical and physical safeguards that include a combination of encryption, firewalls, intrusion detection systems, malware detection systems, and data loss prevention systems. Our website is hosted on secure servers.

Additionally, we have policies and procedures in place to govern the proper handling of confidential information and train our employees on their responsibility to protect confidential information. Access to systems is tightly controlled and limited to those who have a need to access confidential information. Administrative safeguards such as a security awareness program, background checks, and data loss prevention systems are also in place to safeguard your personal information. Additional safeguards related to our website include segregation of duties, administrative access control, dual authentication upon login hidden login screens, and enforced strong passwords.

We may use third-party suppliers and/or service providers to facilitate our services; however, in doing so, we restrict how such resource suppliers or providers access, use, or disclose confidential information. As a general matter, we do not permit the resource providers to retain, disclose, or sell your information to third-parties, and we do not give, sell, rent, or trade confidential information to third-parties.

## **INFORMATION COLLECTED ABOUT YOU**

### **Information Provided by You**

Through the Farm Credit of Southern Colorado website, we collect personally identifiable information (*e.g.*, name, address, Social Security number) only if such information is specifically and knowingly provided by you. We limit the use and collection of such information to that which is necessary to maintain and administer financial services, provide customer service, and offer new products and services that may be beneficial to you.

Any personal information you provide Farm Credit of Southern Colorado through use of our website or through our services is maintained and accessible only to Farm Credit of Southern Colorado and its authorized agents and business partners unless specifically stated otherwise.

In addition, we may gather names, email address, and phone numbers of people who contact us with questions. We collect this information for the purpose of responding to inquiries, information related to online applications, and enrollment into online access accounts.

We may also collect your personal information from others about you provided we have your consent, such as credit bureaus, affiliates, or other companies.

When providing information to Farm Credit of Southern Colorado, it is your responsibility to provide accurate and complete information and to contact Farm Credit of Southern Colorado if information needs to be corrected. To obtain your SPI to review, update, and possibly correct, please email us at [webmaster@aglending.com](mailto:webmaster@aglending.com).

### **Information Gathered Based on Your Activity While Using our Website**

In order to provide services to you, improve our business services and maintain records required by law, Farm Credit of Southern Colorado collects information about your activity while you are using our website.

We collect and store the following information from you:

- The internet domain (*e.g.*, [company.com](http://company.com)) and IP address (a number automatically assigned to your computer when using the internet) from which you access our website;
- The type of browser and operating system used to access our website;
- The date and time you access our website;
- The pages visited on the website;
- The time spent on the site and activities in which you engaged while on the site (*e.g.*, did you download anything, engage in a chat, or send a message);
- The location of where you accessed the site;
- The address of any website from which you access our website;
- Demographic information.

### **Information Collected from Emails and Web Forms**

If you complete an interactive form or submit an email through our website, then your information will be used as described at the point of collection. The information may be used or seen by Farm Credit of Southern Colorado employees, but we do not give, sell, or transfer any personal information to third-parties unless required by law or for other permissible purposes as provided by regulation.

If you would like to provide information to Farm Credit of Southern Colorado but are not comfortable doing so by email or web form, then you may contact us by calling (719) 570-1087 or by mail at 5110 Edison Avenue, Colorado Springs, Colorado 80915.

If you would like to transmit information that is more sensitive or personal, such as a Social Security number, credit card number, or bank account number, then you should only transmit such information by utilizing our secure email system, by postal mail, or by contacting us at (719) 570-1087; such information should not be submitted through a non-secure means of communication (*e.g.*, through our website contact form or a chat or message feature).

If you would like to be removed from Farm Credit of Southern Colorado's distribution list, then you may contact us at the telephone number or address provided above or by email at [webmaster@aglending.com](mailto:webmaster@aglending.com).

## **Tracking Technologies**

Farm Credit of Southern Colorado uses technology such as, but not limited to, cookies, beacons, tags, and scripts to analyze trends and administer the Farm Credit of Southern Colorado website. We track users' movements around the website and gather information about our user base as a whole.

We use cookies when you interact with Farm Credit of Southern Colorado's website. A cookie is a small amount of text sent from a website to your computer while visiting the site. The cookie is stored on your hard drive. We use discreet information stored in cookies in order to provide a customized user experience. You can set your web browser(s) to prevent cookies from being sent. However, if you reject cookies, your ability to use some features of our website may be limited.

We do not respond to "do not track" signals or other similar signals whereby a visitor to a website requests that it disable collection of information about the visitor's online activities over time and across different websites.

We collect aggregate data about our users through Google Analytics. We use such aggregate demographic and statistical data to better understand our users so that we may provide better online services. For additional information on how Google Analytics collects and processes data, please see [www.google.com/policies/privacy/partners/](http://www.google.com/policies/privacy/partners/) ("How Google Uses Information from Sites or Apps that Use Our Services").

## **SECURITY AND INTRUSION DETECTION**

To ensure the security and availability of our website, 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 whom we do business. 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, to the extent permitted by law.

## **EXTERNAL LINKS**

We may periodically offer links to third-party websites. While we do our best to provide you with helpful, trustworthy resources, we cannot endorse, approve, or guarantee information, products, services, or recommendations provided at a third-party website. Because we may not always know when information on a linked website changes, we are not responsible for the content or accuracy of any third-party website. We will not be responsible for any loss or damage of any sort resulting from the use of a link on its website nor will we be liable for any failure or products or services advertised or provided on these linked websites.

We offer links to you on an “as is” basis. When you visit a third-party website by using a link on our website, you will no longer be protected by our privacy statement and policy or security practices. The data collection, use, and security practices of the linked website may differ from the practices of our website. You should familiarize yourself with the privacy statement and security practices of the linked website, as those are the policy and practices that will apply to your use of the linked website rather than our policy and procedures in those regards.

## **CHILDREN'S ONLINE PRIVACY PROTECTION ACT (COPPA)**

This website is not directed at children under the age of 13, nor do we collect any personally identifiable information from children. If a parent or guardian becomes aware that his/her child has provided personal information without his/her consent, then he/she should promptly contact us at (719) 570-1087 and we will delete such information from our files. For more information about the Children’s Online Privacy Protection Act (sometimes referred to as COPPA), you may visit [www.ftc.gov](http://www.ftc.gov).

## **EFFECTIVE DATE**

The policy was last modified in April 2019. We may revise this policy from time to time. As we may make changes at any time without notifying you, we suggest that you periodically consult this privacy policy.

If you have any questions about this privacy policy, then please email us at [webmaster@aglending.com](mailto:webmaster@aglending.com).