

CONSENT TO USE ELECTRONIC STATEMENTS AND NOTIFICATIONS AND ELECTRONIC USER PRIVACY POLICY

This document contains both information on consenting to the use of electronic records and signatures is used for customers of Farmers Co-operative Society ("FCS"). This document also provides an explanation of FCS's privacy policy for all individual users of the Farmers Coop Society Farmers App, or any of our related sites, mobile applications, or other online services, and describes the information we (FCS) collect, how that information may be used, with whom it may be shared, and user choices about such uses and disclosures. The privacy policy applies whether or not an individual consents to the use of electronic records and signatures. Please review the entire document carefully, and contact FCS as directed below with any questions or concerns.

CONSENT TO USE ELECTRONIC STATEMENTS AND NOTIFICATIONS

This consent to use electronic statements, records and signatures is used for customers of Farmers Co-operative Society ("FCS"). Please read the sections that apply to your situation and decide whether you agree to use electronic statements and notifications and follow the instructions accordingly.

This Agreement governs the receipt of your periodic account statements for all of your accounts with FCS ("FCS Accounts"). In addition, you may receive most disclosures and notices on your FCS Accounts through the same web-based electronic service instead of by regular mail ("Disclosures"). These Disclosures may include:

- Online Disclosure
- Online e-Statement Disclosure
- The delivery of periodic account statements and Disclosures electronically is referred to as the "e-Statements Service."

Each account cycle, you will receive an e-mail, at the e-mail address designated by you from your FCS Account login, with your account statement attached. This e-mail will be the only notice you receive of that account statement.

From time to time, FCS (we, us or Company) may be required by law to provide to you certain written notices or disclosures. We may provide these notices and disclosures to you electronically, instead, with your prior consent. We also need your general consent to use electronic records and signatures in our relationship with you. Please read the information below carefully and thoroughly. If you can access this information electronically to your satisfaction and are willing to use electronic records and signatures in our relationship with you, please confirm your agreement by clicking the "Accept" button at the bottom of this document. By clicking the "Accept" button at the bottom of this document you agree to the General Terms for Access set forth herein and to the use of the electronic signing system.

Scope of Consent

Your consent covers all disclosures, notices, agreements, fee schedules, statements, records, documents, and other information we provide to you through electronic delivery, or that you sign

or submit or agree to at our request through electronic delivery. We may always, in our sole discretion, provide any document or information to you on paper, even if you have given us this consent. Sometimes the law, or our agreement with you, requires you to give us a written document. You must still provide those documents to us on paper, unless we specifically tell you how you may deliver the document to us electronically.

We may always, in our sole discretion, provide any document or information to you on paper, even if you have given us this consent. Sometimes the law, or our agreement with you, requires you to give us a written document. You must still provide those documents to us on paper, unless we specifically tell you how you may deliver the document to us electronically.

By selecting e-Statement delivery, you will no longer receive paper statements for your FCS Accounts by U.S. mail. In addition, you may receive Disclosures regarding your FCS Accounts electronically and not in paper form. Disclosures may be attached in an e-mail, contained in the text of an email, contained within an e-Statement, or posted otherwise through your FCS Online Account. Any email notifying you of the availability of or containing an e-Statement or a Disclosure is referred to as a "Notice Email." Delivery of some Disclosures in electronic form does not require FCS to deliver all notices or all notices of a particular type electronically.

A Notice Email to one owner of a joint owner of an FCS Account is considered notice to all owners. Notice Emails will be considered sufficient notice regardless of whether you actually access the Notice Email or the e-Statements or Disclosures through FCS.

Your Right to Receive a Paper Copy

If you have opted to receive electronic delivery of your monthly statement, you will still have a right to request a paper copy of your statement be made available. Requests may be made by telephone by calling FCS at 712-722-2671 or by mail by writing to FCS 317 3rd St NW, Sioux Center, IA 51250. FCS will provide one (1) paper statement free of charge. You will be charged \$5.00 per statement for any additional statements unless the requested statements are in related to a documented FCS error.

Un-Enrolling in Electronic Statements and Notifications

You may un-enroll for e-Statements by notifying FCS at 712-722-2671. There is no fee for un-enrolling. Termination of the e-Statements Service will automatically occur upon the first of the following events to happen: you un-enroll your accounts in the e-Statements Service or you close all of your FCS Accounts. We may also terminate the e-Statements Service for any or all FCS Accounts at our discretion. Upon termination of the e-Statements Service for any reason other than the closing of all of your FCS Accounts, paper notices and statements will be immediately resumed. The termination of the e-Statements Service in no way affects the validity or legal effect of all e-Statements and Disclosures which have been previously delivered electronically under this e-Statements Service.

System Requirements to Access Information

To receive an electronic copy of the disclosures, notices, terms and conditions, other documents, and changes you must have the following equipment and software:

A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.

An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of either Microsoft® Internet Explorer version 6.0 (available for downloading at <http://www.microsoft.com/windows/ie/downloads/default.asp>) and your system or device must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software/device meet these requirements.

You must have software which permits you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader® version 8.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>). Your access to this page verifies that your system/device has the necessary software to permit you to receive and access PDF files.

System Requirements to Retain Information

To retain a copy of the disclosures, notices, terms and conditions, other documents, your device must have the ability to download and store PDF files.

No Warranty

WE MAKE NO WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, IN CONNECTION WITH THE E-STATEMENTS OR NOTICES PROVIDED TO YOU UNDER THIS AGREEMENT. WE DO NOT AND CANNOT WARRANT THAT THE E-STATEMENT SERVICE WILL OPERATE WITHOUT ERROR, OR THAT THE E-STATEMENT SERVICE WILL BE AVAILABLE AT ALL TIMES, EXCEPT AS SPECIFICALLY PROVIDED IN THIS AGREEMENT, OR OTHERWISE REQUIRED BY LAW. YOU AGREE THAT FCS’S OFFICERS, DIRECTORS, EMPLOYEES, AGENTS OR CONTRACTORS ARE NOT LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES UNDER OR BY REASON OF ANY E-STATEMENT SERVICES OR PRODUCTS PROVIDED UNDER THIS AGREEMENT OR BY REASON OF YOUR USE OF E-STATEMENTS, INCLUDING LOSS OF PROFITS, REVENUE, OR DATA, WHETHER IN AN ACTION IN CONTRACT OR TORT OR BASED ON A WARRANTY OR ANY OTHER LEGAL THEORY. FURTHER, IN NO EVENT SHALL THE LIABILITY OF FCS AND ITS AFFILIATES EXCEED THE AMOUNTS PAID BY YOU FOR THIS E-STATEMENT SERVICE.

Review of e-Statements

Your use of this e-Statement Service does not in any way alter your obligation to promptly review your e-Statements and to notify us of any error, alteration or other irregularity. All provisions as set forth in the Deposit Agreement shall continue to apply. Your e-statements will be considered delivered on the date that they are sent to the e-mail address you have designated, whether you actually receive the Notice E-mail or not.

Amendments and Governing Law

We may change any term of the Agreement at any time. We will provide prior notice to you as required by law or regulation. Such notice may be by e-mail, U.S. mail, or by message on your e-Statement. We may not provide prior notice to you if the change is being made to ensure the

security of the e-Statement Service; however, we will provide such notice as soon as reasonably possible after such change.

This Agreement is entered in the state of Iowa and shall be governed by the laws of the state of Iowa. Neither party may assign or transfer any of its rights or obligations under this Agreement, but the provisions of the Agreement shall be binding and inure to the benefit of any legal successor to FCS, whether by merger, consolidation, or otherwise.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic documents that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to email this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving this and future transactions or requests in electronic format on the terms and conditions described above, please let us know by clicking the 'Accept' button below.

By clicking the "Accept" box, I confirm that:

- I can access and read this Electronic CONSENT TO USE ELECTRONIC RECORDS AND SIGNATURES document; and
- I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access.

ELECTRONIC USER PRIVACY POLICY

Farmers Cooperative Society respects the privacy of our users and has developed this Privacy Policy to demonstrate its commitment to protecting your privacy. The privacy policy applies whether or not an individual consents to the use of electronic records and signatures. This privacy policy is intended to describe for you, as an individual who is a user of Farmers Coop Society Farmers App (“the FCS App”), or any of our related sites, mobile applications, or other online services, the information we collect, how that information may be used, with whom it may be shared, and your choices about such uses and disclosures.

This policy applies only to information we collect in the FCS App, the FCS website, in email, text, and other electronic communications sent through or in connection with the FCS App and website. This policy DOES NOT apply to information that we collect offline or on any other Company apps or websites, including websites you may access through the FCS App, or that you provide to or is collected by any third party (see Third-Party Information Collection).

We encourage you to read this Privacy Policy carefully when using our App, the website or services or transacting business with us. By using our App, website or other online services, you are accepting the practices described in this Privacy Policy.

These terms and conditions should be read in their entirety. By downloading, registering with, or using the FCS App, you agree to be bound by the terms and conditions below. If you do not agree to the terms and conditions below, do not download register with or use the FCS App. This policy may change from time to time (see Changes to Our Privacy Policy). Your continued use of the FCS App after we revise this policy means that you accept those changes, so please check the policy periodically for updates.

Children Under the Age of 18

The App is not intended for children under 18 years of age, and we do not knowingly collect personal information from children under 18. If we learn we have collected or received personal information from a child under 18 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 18, please contact us at 712-722-2671. California residents under 18 years of age may have additional rights regarding the collection and sale of their personal information. Please see Your California Privacy Rights for more information.

Information We Collect About You

We collect information from and about you when it is directly provided to us by you and automatically when you use the App. We may collect personal information that can identify you, such as your name and email address when you provide personal information through the App or our website. The information may be sent to our servers located in the United States. We may collect and store any personal information you enter on our App or website or provide to us in some other manner, including personal information, comment or other submissions you upload or post to the App or website. This includes identifying information, such as your name, address, e-mail address, and telephone number; your likeness; and, if you transact business with us, financial information. Additionally, Information that you provide by filling in forms in the App may also be collected. This includes information provided at the time of registering to use the

App, subscribing to our service, posting material, and requesting further services. We may also ask you for information when you report a problem with the App.

Information Collected Automatically. We automatically collect information from your device when you use the App or from your browser when you visit our website. This information includes your device's unique identifier, IP address, operating system, your browser type and language, access times, mobile network information, the device's telephone number, the content of any undeleted cookies that your browser previously accepted from us (see "Cookies" below), and the any referring website addresses.

Cookies. When you use the App or visit our website, we may assign your device one or more cookies, to facilitate access to our site and to personalize your online experience. A cookie is a small file placed on your device. Through the use of a cookie, we also may automatically collect information about your online activity on our site, such as the web pages you visit, the links you click, and the searches you conduct on our site. It may be possible to refuse to accept cookies by activating the appropriate setting on your device or in your browser. However, if you choose to decline cookies, please note that you may not be able to sign in or use some of the interactive features offered on our App or the website.

Other Technologies. We may use standard Internet technology, such as web beacons and other similar technologies, to track your use of our site. We also may include web beacons in promotional e-mail messages or newsletters to determine whether messages have been opened and acted upon. The information we obtain in this manner enables us to customize the services we offer our App users and website visitors and to measure the overall effectiveness of our online content, programming or other activities.

Third-Party Information Collection. When you use the FCS App, the website or their content, certain third parties may use automatic information collection technologies to collect information about you or your device. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites, apps, and other online services websites. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content. We do not control these third parties' tracking technologies or how they may be used. If you have any question about an advertisement or other targeted content, you should contact the responsible provider directly.

How We Use the Information We Collect

In general, we may use information that we collect about you to:

- Deliver the products and services that you have requested;
- Manage your account and provide you with customer support;
- Perform research and analysis about your use of, or interest in, our products, services, or content, or products, services or content offered by others;
- Communicate with you by e-mail, postal mail, telephone and/or mobile devices about products or services that may be of interest to you and display content tailored to your interests on our site.
- Enforce our terms and conditions;

- Manage our business, and/or
- Perform functions as otherwise described to you at the time of collection.

Please review "Your Choices About Collection and Use of Your Information" below.

With Whom We Share Your Information

We want you to understand when and with whom we may share personal or other information we have collected about you or your activities through the App, on our website or while using our services.

Personal Information. We do not share your personal information with others except as indicated below or when we inform you and give you an opportunity to opt out of having your personal information shared. We may share your personal information with our authorized service providers that perform certain services on our behalf. These services may include providing customer service and marketing assistance, performing business and sales analysis, supporting our App and website functionality. These service providers may have access to personal information needed to perform their functions but are not permitted to share or use such information for any other purposes.

Other Situations. We also may disclose your information:

- In response to a subpoena or similar investigative demand, a court order, or a request for cooperation from law enforcement or other government agency; to establish or exercise our legal rights; to defend against legal claims; or as otherwise required by law. In such cases, we may raise or waive any legal objection or right available to us, in our sole discretion.
- When we believe disclosure is appropriate in connection with efforts to investigate, prevent, report or take other action regarding illegal activity, suspected fraud or other wrongdoing; to protect and defend the rights, property or safety of our company, our users, our employees, or others; to comply with applicable law or cooperate with law enforcement; or to enforce our the terms and conditions or other agreements or policies of the App.
- In connection with a substantial corporate transaction, such as the sale of our business, a divestiture, merger, consolidation, restructuring, reorganization or asset sale.
- Any third parties to whom we may disclose personal information may have their own privacy policies which describe how they use and disclose personal information. Those policies will govern use, handling and disclosure of your personal information once we have shared it with those third parties as described in this Privacy Policy. If you want to learn more about their privacy practices, we encourage you to visit the websites of those third parties. These entities or their servers may be located either inside or outside the United States.

Third-Party Websites

There are a number of places on our App or through our services where you may click on a link to access other websites that do not operate under this Privacy Policy. For example, if you click on a link on the App or our website, you may be taken to a website that we do not control. These third-party websites may independently solicit and collect information, including personal

information, from you and, in some instances, provide us with information about your activities on those websites.

We do not control third parties' collection or use of your information not serve interest-based advertising. However, these third parties may provide you with ways to choose not to have your information collected or used in this way. You can opt out of receiving targeted ads from members of the Network Advertising Initiative on their website.

California residents may have additional personal information rights and choices. Please see [Your California Privacy Rights](#) for more information.

Your Choices About Collection and Use of Your Information

You can choose not to provide us with certain information, but that may result in you being unable to use certain features of the App or our website because such information may be required in order for you to register as a member or initiate other transactions.

Your California Privacy Rights

If you are a California resident, California law may provide you with additional rights regarding our use of your personal information. To learn more about your California privacy rights, visit: https://leginfo.ca.gov/faces/billTextClient.xhtml?bill_id=201720180AB375

California's "Shine the Light" law (Civil Code Section § 1798.83) permits users of our App that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please *write us at: Farmers Coop Society 317 3rd St NW, Sioux Center, IA 51250*.

How We Protect Your Personal Information

We take appropriate security measures (including physical, electronic and procedural measures) to help safeguard your personal information from unauthorized access and disclosure. For example, only authorized employees are permitted to access personal information, and they may do so only for permitted business functions. In addition, we use firewalls to help prevent unauthorized persons from gaining access to your personal information.

We want you to feel confident using the App to transact business. However, no system can be completely secure. Therefore, although we take steps to secure your information, we do not promise, and you should not expect, that your personal information, searches, or other communications will always remain secure. Users should also take care with how they handle and disclose their personal information and should avoid sending personal information through insecure email. Please refer to the Federal Trade Commission's website at: <http://www.ftc.gov/bcp/menus/consumer/data.shtm> for information about how to protect yourself against identity theft.

Using the App or Visiting Our Websites from Outside the United States

This Privacy Policy is intended to cover collection of information on or via the App or our website from residents of the United States. If you are using the App or visiting our website from outside the United States, please be aware that your information may be transferred to, stored, and processed in the United States where our servers are located and our central database is operated. The data protection and other laws of the United States and other countries might not

be as comprehensive as those in your country. Please be assured that we seek to take reasonable steps to ensure that your privacy is protected. By using our services, you understand that your information may be transferred to our facilities and those third parties with whom we share it as described in this privacy policy.

Trademarks/Copyrights

Farmers Coop Society's logo and all other trademarks, service marks, trade names, logos, domain names, URLs and icons ("Marks") appearing on the FCS App, registered or not, are the property of Farmers Coop Society or their respective owners. Nothing on the FCS App grants you any right or license to use any of the Marks on this site without the express written permission of Farmers Coop Society or the third-party owners of the Marks. Unauthorized use may violate trademark and other laws.

Limitation of Liability

Farmers Coop Society and its associate companies shall not be liable in contract, tort or otherwise for any direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with the use of this site or any linked site or use 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 whatsoever resulting from the use of the site, this server or the Internet generally.

Information on the App is provided "AS IS" without warranty of any kind, either expressed or implied, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, or non-infringement. Some jurisdictions do not allow the exclusion of implied warranties, so the above exclusion may not apply to you. The data set forth herein is for informational purposes only, and no warranty is made that the information is error-free.

Please note that once you leave this site, either by using a link we may have provided for your convenience or by specifying your own destination, Farmers Coop Society accepts no responsibility for the content, products and/or services provided at these non- Farmers Coop Society locations.

No Rights of Third Parties

This Privacy Policy does not create rights enforceable by third parties or require disclosure of any personal information relating to users of the App.

Changes to The FCS App

Information may be changed or updated without notice. Farmers Coop Society has no obligation to update information presented on the FCS App, so information contained herein may be out of date at any given time. Farmers Coop Society may also make improvements and/or changes in the products and/or programs described in this information at any time without notice.

Changes to This Privacy Policy

We will occasionally update this Privacy Policy to reflect changes in our practices and services. When we post changes to this Privacy Policy, we will revise the "Last Updated" date at the top of this Privacy Policy. If we make any material changes in the way we collect, use, and/or share

your personal information, we will prominently post notice of the changes on the App and our website. We recommend that you check the App or our website from time to time to inform yourself of any changes in this Privacy Policy.

Contact Information

To ask questions or comment about this privacy policy and our privacy practices, contact us at:
712-722-2671