



Battle Creek Farmers Cooperative, N/S

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PATRON PRIVACY NOTICE

Introduction

Battle Creek Coop has always been 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 information that we collect. This is notice to you of our policies and practices regarding your privacy.

Categories of Information Collected

Battle Creek Coop 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 We Disclose and to Whom Disclosure is Made

We may disclose 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 financing 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.

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.

Confidentiality and Security

We restrict access to nonpublic personal information about you in our possession to those employees who need to know that information to provide the products and services to you or that is charged with the administration of credit or members' equities. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.