

AgWest Farm Credit Privacy Statement

Last updated: 01/03/2023

This Privacy Statement applies to:

- AgWest Farm Credit, ACA, and our subsidiaries, including AgWest Farm Credit, FLCA and AgWest Farm Credit, PCA (“AgWest Farm Credit,” “we,” “us,” “our”).
- AgWest Farm Credit’s online properties, including our websites, and websites or mobile applications that link to it, and our social media pages or handles.
- AgWest Farm Credit’s products and services (collectively with the above, “Services”).

This Privacy Statement explains generally how we

- Collect your personal information,
- Use of your personal information,
- With whom we might share it, and
- Your rights and choices regarding your personal information.

Information Collection

Information Provided by You

You may provide the following information to us directly for our various lending, insurance and online products and services:

- Contact and professional information, including name, address, email address, telephone number.
- Demographic information.
- Financial account information, including bank statements, income tax returns, and other loan account information, including schedule of assets and liabilities, proof of income.
- Payment information.
- Content you may include in survey responses.
- Information contained in your communications to us, including call recordings of customer service calls.
- Information you make available to us via a social media platform.
- Any information or data you provide by interacting in our online forums and chatrooms, or by commenting on content posted on our Services. Please note that these comments are also visible to other users of our Services.
- Information typically collected in consideration of lending products and services, such as government issued identification, social security number or Tax ID number, date of birth, marital status, education records and employment information and history.
- Website usage and technical information.

- Any other information you submit to us.

Information Collected in Our Offices

AgWest Farm Credit also collects the personal information you disclose in our branch offices. This personal information will vary depending on the service you are requesting that we provide. In addition to electronic protections, your information on paper is safeguarded through our internal handling procedures.

Information Provided by Third Parties

We may collect the following information about you from third-party sources.

- Contact information, demographic information, and information about your interests.
- Information about your credit history from credit reporting agencies.
- Information about your interests, activities, and employment history from social networks and other places where you choose to share information publicly.
- If you decide to invite others to the Services, we will collect your and the other person’s names, email addresses, and/or phone numbers to send an email or text message and follow up with the other person. You agree that you will obtain the other person’s consent before giving us his or her contact information. You also agree that you will not send us the contact information of a minor. We will inform any other person you invite that you gave us his or her information in the invitation email.

Cookies and Similar Technologies

We and partners working on our behalf may use log files, cookies, or other digital tracking technologies to collect the following information from the device you use to interact with our Services. We also create records when you interact with the Services.

- Device information, including IP address, device identifiers, and details about your web browser.
- Analytical information, including details about your interaction with our website, app, and electronic newsletters.
- Diagnostic information, including web traffic logs.
- Advertising information, including special advertising and other unique identifiers that enable us or third parties working on our behalf to target advertisements to you. Please be aware that our advertising partners may collect information about you when you visit third-party websites or use third-party apps. They may use that information to better target advertisements to you on our behalf.
- Business record information, including records of your use of products and services.

The following is a list of our partners who collect the information described above. Please follow the links to find out more information about the partner’s privacy practices.

Partner	Information Type Collected
Facebook	Analytical Information
Instagram	Analytical Information
LinkedIn	Analytical Information
Twitter	Analytical Information

Google Analytics	Device, Analytical, and Diagnostic Information
Hotjar	Analytical Information
Formstack	Customer Interaction
Vimeo	Analytical Information
Q2	Analytical Information

Browser "Do Not Track" Signals

Some internet browsers incorporate a "Do Not Track" feature that signals to websites you visit that you do not want to have your online activity tracked. Given that there is not a uniform way that browsers communicate the "Do Not Track" signal, the website does not currently interpret, respond to or alter its practices when it receives "Do Not Track" signals.

Children's Online Privacy Protection Act

The Services are intended for users age thirteen and older. We do not knowingly collect information from children. If we discover that we have inadvertently collected information from anyone younger than the age of 13, we will delete that information. Please contact us with any concerns.

How We Use Your Information

We may use any of the information we collect for the following purposes.

- **Service functionality:** To provide you with our products and services, including to take steps to process, close and service loan transactions, process payments, send Service communications (including renewal reminders), and conduct general business operations, such as accounting, recordkeeping, and audits.
- **Service improvement:** To improve and grow our Services, including to develop new products and services and understand how our Services are being used, our customer base and transaction trends, and the effectiveness of our marketing.
- **Personalization:** To offer you recommendations and tailor the Services to your preferences.
- **Advertising and marketing:** To send you marketing communications, personalize the advertisements you see on our Services and third-party online properties, and measure the effectiveness of our advertising. We may share your information with business partners, online advertising partners, and social media platforms for this purpose.
- **Security:** To protect and secure our Services, assets, network, and business operations, and to detect, investigate, and prevent activities that may violate our policies or be fraudulent or illegal.
- **Legal compliance:** To comply with legal process, such as warrants, subpoenas, court orders, and lawful regulatory or law enforcement requests and to comply with applicable legal requirements.

How We Share Your Information

We may share any of the information we collect with the following recipients.

- **Affiliates:** We share information with our Farm Credit System affiliates and other Farm Credit System institutions pursuant to the Farm Credit Act of 1971, as amended and the implementing regulations
- **Service providers:** We engage vendors to perform specific business functions on our behalf, and they may receive information about you from us or collect it directly. These vendors are obligated by contract to use information that we share only for the purpose of providing these business functions, which include:
 - Supporting Service functionality, such as vendors that support event registration, customer service and customer relationship management, subscription fulfillment, freight services, application development, list cleansing, postal mailings, and communications (email, fax).
 - Auditing and accounting firms, such as firms that assist us in the creation of our financial records.
 - Professional services consultants, such as firms that perform analytics, assist with improving our business, provide legal services, or supply project-based resources and assistance.
 - Analytics and marketing services, including entities that analyze traffic on our online properties and assist with identifying and communicating with potential customers.
 - Security vendors, such as entities that assist with security incident verification and response, service notifications, and fraud prevention.
 - Information technology vendors, such as entities that assist with website design, hosting and maintenance, data and software storage, and network operation.
 - Marketing vendors, such as entities that support distribution of marketing emails.
 - Business partners: From time to time, we may share your contact information with other organizations for business purposes.
- **Online advertising vendors:** We work with companies that assist us in advertising our Services, including vendors that use cookies and online tracking technologies to collect information to personalize, retarget, and measure the effectiveness of advertising.
- **Social media platforms:** If you interact with us on social media platforms, the platform may be able to collect information about you and your interaction with us. If you interact with social media objects on our Services (for example, by clicking on a Facebook “like” button), both the platform and your connections on the platform may be able to view that activity. To control this sharing of information, please review the privacy statement of the relevant social media platform.
- **Government entities/Law enforcement:** We may share information when we believe in good faith that we are lawfully authorized or required to do so to respond to lawful subpoenas, warrants, court orders, or other regulatory or law enforcement requests, or where necessary to protect our property or rights or the safety of our employees, our customers, or other individuals.
- **Other businesses in the context of a commercial transaction:** We may change our ownership or corporate organization while providing the Services. We may transfer to

another entity or its affiliates or service providers some or all information about you in connection with, or during negotiations of, any merger, acquisition, sale of assets or any line of business, change in ownership control, or financing transaction. We cannot promise that an acquiring party or the merged entity will have the same privacy practices or treat your information as described in this statement.

Your Choices About Your Personal Information

Your Personal Information: You have the right to correct and change the personal information that is stored in our systems for you if such change or correction does not conflict with a legitimate business need. Please contact us by calling Customer Care at 1-800-743-2125, or you may also visit our nearby offices.

Email Unsubscribe: If you do not wish to receive marketing information from us or wish to opt out of future email promotions from us, please note that all promotional email messages you receive from us will include an option to opt out of future email communications.

Ad Choices: You have options to limit the information that we and our partners collect for online advertising purposes.

- You may disable cookies in your browser or mobile device using their settings menus. Because we use cookies to support Service functionality, disabling cookies may also disable some elements of our online properties.
- You may contact us directly.

Links to Third-Party Websites

This Privacy Statement applies when you interact with us through our Services. It also applies anywhere it is linked. It does not apply to third-party websites, mobile applications, or services that may link to the Services or be linked to from the Services. Please review the privacy policies on those websites and applications directly to understand their privacy practices.

Security Safeguards

AgWest Farm Credit is committed to the security of your personal and financial information. We use industry standard physical, technical and administrative security measures and safeguards to protect the confidentiality and security of your personal information. However, because the Internet is not a 100% secure environment, it is your responsibility to protect the security of your personal information on your own devices and social media sites.

AgWest Farm Credit believes that data security is a partnership. Tips for our customers to help keep personal information safe include:

- Keep your equipment and software updated and using anti-virus and anti-spyware software

- When you have completed your online session, be sure to log out and close browser
- Be cautious when using public Wi-Fi networks, particular to your financial accounts or email accounts, as public Wi-Fi can easily be compromised and your information stolen.
- Use strong login credentials and passwords
- Send sensitive information via encrypted channels
- Remove all personal information from your mobile devices and portable drives when this information is no longer required for you to use your device

Data Retention

We may store information about you for as long as we have a legitimate business need for it.

Fraud Prevention

The AgWest Farm Credit website should never be accessed from a link provided by a third party. It should be accessed directly by typing the site name or URL into the address bar of the web browser or by using a “bookmark” specifically created to access the AgWest Farm Credit website.

AgWest Farm Credit does not send email messages to request personal information such as account numbers, passwords, PIN numbers or other confidential information. Such requests are of a suspicious nature and should be reported immediately.

Customer Care - Reporting Suspicious Activity

Call 1-800-743-2125 to report:

- Suspicious or unauthorized transactions on your account
- Suspicious activity with online banking
- Suspicious email received

Contact us immediately if you think your personal information or one of your AgWest Farm Credit accounts or services has been compromised. Have your account information and details about the suspected fraud available when you call.

California

Your California Privacy Rights; “Shine the Light” Law

We do not share your personal information with third parties for their own direct marketing purposes.

California Consumer Privacy Act (CCPA) of 2018 - California Residents Only

The California Consumer Privacy Act (“CCPA”) provides California residents with rights to receive certain disclosures regarding the collection, use, and disclosure of information about them, as well as rights to know/access, delete, and limit disclosure of personal

information. You have the right to be free from discrimination based on your exercise of your CCPA rights. To the extent that we collect personal information that is subject to the CCPA, that information, our practices, and your rights are described below.

Notice at Collection Regarding the Categories of Personal Information Collected

You have the right to receive notice of the categories of personal information we collect and the purposes for which we use personal information. The following table summarizes the categories of personal and sensitive information we collect and the categories of sources of that information. We do not sale or share your information. The categories we use to describe personal information are those enumerated in the CCPA. We collect this personal information for the purposes described above in “how we use your information.” The criteria we use to retain this information is determined by relevant state and federal laws and regulations.

Category	Information Type	Source	We disclose to:
Identifiers	<ul style="list-style-type: none"> Contact information or personal characteristics (name; email address; postal address; telephone number; unique personal identifiers; driver’s license number; social security number; passport number; insurance policy number; signature) Social media handles 	You; our social media pages; third party subscription service providers	Service Providers
Financial Information	<ul style="list-style-type: none"> Bank account information Credit information 	You	Service Providers
Protected Classifications and Other Sensitive Data	<ul style="list-style-type: none"> Date of Birth Gender Race Color ancestry National origin Citizenship Marital status Veteran or military status 	You	Service Providers
Commercial Information	<ul style="list-style-type: none"> Transaction information Billing and payment records 	You	Service Providers
Biometric Information	<ul style="list-style-type: none"> Fingerprint Voiceprint Facial recognition Eye recognition 	You	Service Providers
Geolocation Information	<ul style="list-style-type: none"> Precise (information that describes location with more precision than ZIP code, e.g., GPS data) Coarse (information that describes location at ZIP code-level or less precision) 	You; our analytics and advertising partners	Service Providers
Internet or Electronic Network Activity Information	<ul style="list-style-type: none"> IP address Device identifier (e.g., MAC) Advertising identifier (e.g., IDFA, AAID) Information provided in URL string (e.g., search keywords) Cookie or tracking pixel information 	You; our analytics and advertising partners	Service Providers

	<ul style="list-style-type: none"> Information about your interaction with our website, app, email correspondence, or products Browsing history Search history Diagnostic information (e.g., crash logs, performance data) 		
Audio, Electronic, Visual, Thermal, Olfactory, or Similar Information	<ul style="list-style-type: none"> Call recordings Photographs Video 	You	Service Providers
Professional or Employment-Related Information	<ul style="list-style-type: none"> Current employer Job title 	You	Service Providers
Education Information	<ul style="list-style-type: none"> Education history Level of education 	You	Service Providers
Inferences Drawn About You	<ul style="list-style-type: none"> User profile reflecting preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes 	You; our analytics and advertising partners	Service Providers
Content of Communications	<ul style="list-style-type: none"> Contents of phone calls, emails, or text messages Photos 	You	Service Providers
Contacts	<ul style="list-style-type: none"> List of contacts that you supply to us List of contacts we collect from your device with your permission 	You	Service Providers

Sharing Personal Information

Entities to whom we disclose information for business purposes are *service providers*, which are companies that we engage to conduct activities on our behalf. We restrict service providers from using personal information for any purpose that is not related to our engagement.

Entities to whom we “sell” or with whom we “share” personal information are *third parties*. Under the CCPA, a business “sells” personal information when it discloses personal information to a company for monetary or other benefit and “shares” personal information when it discloses such information for purposes of cross-context behavioral advertising. A company may be considered a third party either because we disclose personal information to the company for something other than an enumerated business purpose under California law, or because its contract does not restrict it from using personal information for purposes unrelated to the service it provides to us.

California Resident Rights and Options

- Opt out of sale of personal information:* We do not sell your personal information or share your personal information for cross-contextual behavioral advertising.
- Know and request access to and correction and deletion of personal information:* You have the right to request access to personal information collected about you and information regarding the source of that personal information, the purposes for which we collect it, and the third parties and service providers with to whom we sell or disclose it. You also have the right to request in certain circumstances that we delete personal information that we have collected directly from you or correct inaccuracies in personal information we have collected about you. Please contact us to exercise these rights.

Changes to this Privacy Statement

We continue to monitor, review and update the privacy measures and technology that we have in place to protect your information. We reserve the right to revise this Privacy Statement at any time, and you should check the Privacy Statement periodically. We will post the revised statement here and you can find the effective date at the top this Privacy Statement.

How to Contact Us

Please direct questions or comments about this statement, or any of the rights afforded by the CCPA under California law to AgWest Farm Credit. Additionally, if you wish to exercise any of these rights, please contact AgWest Farm Credit at:

Phone: 866-552-9172 (choose option 2).

Email: customercare@agwestfc.com

Address:

AgWest Farm Credit
Attention: Customer Care
2001 S. Flint Road
Spokane, Washington 99220

Making a request to exercise your rights

Submitting requests: You may request to exercise your rights by submitting the form on agwestfc.com/privacy-policy#CCPA or making a request using the contact information above.

If you are a California resident, you may authorize another individual or a business registered with the California Secretary of State, called an authorized agent, to make requests on your behalf.

We may have a reason under the law why we do not have to comply with your request, or why we may comply with it in a more limited way than you anticipated. If we do, we will explain that to you in our response.

Verification: We must verify your identity before responding to your request. We verify your identity by asking you to provide personal identifiers that we can match against information we may have collected from you previously. We may need to follow up with you to request more information to verify identity.

We will not use personal information we collect in connection with verifying or responding to your request for any purpose other than responding to your request.