

Internet Website Privacy Policy

The Internet Website Privacy Policy explains how Agriculture Federal Credit Union (AgFed) uses information, how AgFed keeps information private, what systems this affects, and in what circumstances information may be shared.

First and foremost AgFed does not gather, collect, or maintain any information about its members that can identify a member as an individual except for such services as the member makes information available. These services include AgFed's online loan application service and AgFed Online, the online account access service. AgFed gathers only information that is necessary to process the member's request.

In other cases AgFed collects general data about users of AgFed's Internet site for statistical purposes only. This data is viewed only in aggregate and is not personally identifying. For example, AgFed collects data on the day of the week and time of day that visitors are coming to the site. AgFed also collects information on how long members are staying on the site and how many members are coming to the site each week. Additionally, AgFed does not share any of this information with groups other than those that have specifically contracted or allied with for the purpose of improving the overall members experience on the website.

AgFed may in some cases make individually identifying information available in the following circumstances:

- where ordered by a court or other legal body;
- where it is lawfully permitted or required;
- where there is an agreement to provide information under contracts to vendors and partners to make products and services available to AgFed members; and
- •where the member has requested or consents to the disclosure of information.

In those cases where AgFed discloses information to outside vendors, the Credit Union requires that they use it for no purpose other than providing previously specified services to its members.

Internet Website Privacy Policy covers all services, products, and information on the Agriculture Federal Credit Union website and all servers that provide an Internet presence for Agriculture Federal Credit Union. More information about the limitations on liability for the Agriculture Federal Credit Union website, and all services provided, can be found by reading the Credit Union's disclosures.