

Farm Credit East ACA Privacy Notice for California Residents

Effective Date: JANUARY 1, 2020

This Privacy Notice for California Residents supplements the information contained in Farm Credit East, ACA's ("FCE", "we", "company", "our" or "us") privacy notice and policy ("Privacy Policy") which can be found at www.farmcrediteast.com/ (the "Website") and applies to all visitors, users and other parties who are residents of the State of California ("consumers" or "you"). We have adopted this notice to comply with the California Consumer Privacy Act of 2018 (the "CCPA") and any term(s) defined in the CCPA shall have the same meaning when used in this notice.

Information We Collect

FCE collects information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device ("personal information"). In particular, FCE has collected the following categories of personal information from consumers within the last twelve (12) months:

Category	Examples	Collected
A. Identifiers.	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	YES
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	YES
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).	YES

D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES
E. Biometric information.	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	NO
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	NO
G. Geolocation data.	Physical location or movements.	NO
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	NO
I. Professional or employment-related information.	Current or past job history or performance evaluations.	NO
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	NO
K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	NO

We are further advising you that personal information under CCPA **does not** include:

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Information excluded from the CCPA's scope, such as:
- Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
- Personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

FCE obtains the categories of personal information listed above from the following categories of sources:

- Directly from consumers/ you. For example, from forms you complete and submit or transactions you enter into with FCE directly or through one (or more) of its vendors or service providers.

Use of Personal Information

We may use or disclose the personal information we collect for one or more of the following business purposes:

- To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to request financing, payroll, accounting, tax services, appraisal services, business consulting, insurance or to ask a question about our lending products, insurance and/or any other financial service, we will use that personal information to respond to your inquiry. If you are a current FCE customer or are applying to become one of our valued customers, we may collect personal information from you directly or through third parties.
- To create, maintain, customize, and secure your account with us. For example security questions intended to verify your identity through use of one or more pieces of personal identifying information you have supplied to us.
- We may also collect “protected class” information (e.g., race, sex, gender national origin and age) from you in order to comply with relevant anti-discrimination laws, as well as certain biometric information for information security and fraud prevention purposes.
- To process your lending or service-related requests, transactions, and payments and prevent transactional fraud.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To help maintain the safety, security, and integrity of our Website, products and services, databases and other technology assets, and business.
- To respond to governmental agency and/or law enforcement requests and as required by applicable law, court order, or governmental regulations.

- As described to you when collecting your personal information or as otherwise set forth in the CCPA.

FCE will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you a separate notice detailing the intended use of personal information in advance.

FCE does not knowingly collect personally identifiable information from children under 13 without parental consent. If you are under the age of 13, please do not provide us personally identifiable information of any kind whatsoever.

Sharing Personal Information

FCE may disclose your personal information to a third party for a permissible business purpose. We do not sell your personal information. When we disclose personal information for a business purpose, we do so at the direction of our regulator or enter a contract that describes the business purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the terms of the contract.

Disclosures of Personal Information for a Business Purpose

In the preceding twelve (12) months, FCE may have disclosed personal information to Third-Party Vendors and/or Service Providers but has only done so for a business purpose.

Sales of Personal Information

In the preceding twelve (12) months prior to the date of publication of this notice, FCE has not sold personal information of any of its customers.

Information Security

FCE restricts access to nonpublic personal information about you to those employees and Service Providers who need to know such information (e.g., to process your transactions or provide services to you). We and our Service Providers maintain physical, electronic, and procedural safeguards designed to protect against loss or unauthorized access, disclosure, alteration or destruction of the information you provide on our Site. We conduct regular security assessments on our Vendors.

Reasons FCE may share your personal information	Does FCE share your personal information?	Can you limit this sharing?
For our everyday business purposes (such as to process your transactions, maintain your account(s), respond to credit orders and legal investigations, or report to credit bureaus):	YES	NO
For our marketing purposes (to offer our products and services to you):	YES	NO

For joint marketing with other financial companies:	NO	N/A
For our affiliates' everyday business purposes (information about your transactions and experiences):	NO	N/A
For our affiliates' everyday business purposes (information about your creditworthiness):	YES	YES
For our affiliates to market to you:	YES	YES
For nonaffiliates to market to you:	NO	N/A

To limit our sharing you can contact FCE by phone; via our website; or by mail to any of the following addresses:

- Calling us at 800-562-2235 and asking for the legal department;
- Visiting www.farmcrediteast.com; or
- By USPS Mail addressed to:

Farm Credit East, ACA
240 South Road
Enfield, CT 06082

Please note: If you are a *new* customer, we can begin sharing your information thirty (3) days from the date we sent this notice. When you are *no longer* our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

If you have any questions as to our sharing of information, please call at the number provided above or visit our website.

Your Rights and Choices

The CCPA provides consumers subject to its scope with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

Access to Specific Information and Data Portability Rights

You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- Our business or commercial purpose for collecting that personal information.
- The categories of third parties with whom we share that personal information.

- The specific pieces of personal information we collected about you (also called a data portability request).
- If we disclosed your personal information for a business purpose, a list stating the business purpose for any such disclosure and identifying the personal information category(ies) that each recipient obtained.

Right to Request Deletion of Personal Information

You have the right to request that we delete any of your personal information that we collected from you and retained. Your right to request deletion of personal information is subject to certain exceptions including information that must be maintained for a business purpose. Once we receive and confirm your verifiable consumer request, we will delete (and direct any service providers who may have received a disclosure of your personal information to delete) your personal information from our records, unless an exception applies.

We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:

1. Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Debug products to identify and repair errors that impair existing intended functionality.
4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
5. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 *et. seq.*).
6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
7. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
8. Comply with a legal or regulatory obligation.
9. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

Exercising Access, Data Portability, and Deletion Rights (Verified Consumer Request)

To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us by either:

- Calling us at 800-562-2235 and asking for the legal department;
- Visiting www.farmcrediteast.com and filling out a privacy request form; or
- By USPS Mail addressed to:

Farm Credit East, ACA
240 South Road
Enfield, CT 06082

Only you, or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verified consumer request on behalf of your minor child.

You may make a verifiable consumer request for access or data portability at any time but we are only obligated to respond to two (2) such requests within a 12-month period which period commences on the date we receive your first request. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request as well as confirm the personal information relates to you.

Making a verifiable consumer request does not require you to create an account with us. However, we do consider requests made through your password protected account sufficiently verified when the request relates to personal information associated with that specific account.

We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

Timing and Format of Our Response

Upon receipt of a verified consumer request, we will acknowledge receipt of your communication within ten (10) days. Thereafter, FCE will attempt to respond thereto within forty-five (45) days of its receipt. If we require more time (up to 45 additional days are permitted under CCPA), we will inform you of the reason why we need an extension and the extension period in writing.

If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option to an address (physical or electronic) that you have provided in your request.

Any disclosures we provide will only cover the 12-month period immediately preceding the date of receipt of your request. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance. Most likely the information will be provided in Portable Document Format (PDF) files.

We do not charge a fee to process or respond to a verified consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Opt-Out and Opt-In Rights Regarding Sales of Personal Information

CCPA provides consumer with certain rights and abilities to “opt-out” and “opt-in” with respect to sales of personal information. Although FCE does not sell personal information we are still required to provide notice of these rights to you. The information relative to CCPA’s sale “opt-out” and “opt-in” rights is below.

If you are 16 years of age or older, you have the right to direct us to not sell your personal information at any time (“opt-out” right). If you are between 13 and 16 years of age, you can provide affirmative authorization (“opt-in” right) to a sale of your personal information by a collecting party (or the parent or guardian of a consumer less than 13 years of age) can supply authorization to a sale of personal information. Consumers who opt-in to personal information sales may opt-out of future sales at any time.

Once you make an opt-out request, the entity in possession personal information must wait at least twelve (12) months before it can ask you to reauthorize sales of personal information. However, you may change your mind and opt back in to sales of your personal information sales at any time.

You do not need to create an account with any collector of personal information to exercise your opt-out rights. If you provide personal information in an opt-out request, it can only be used to review and comply with your request.

Non-Discrimination

We will not discriminate against you for exercising any of your CCPA rights. Unless otherwise permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

However, we may offer you certain financial incentives permitted by the CCPA that may result in different prices, rates, or quality levels. Any CCPA-permitted financial incentive we offer will reasonably relate to your personal information's value and contain written terms that describe the program's material aspects. Participation in a financial incentive program requires your prior opt in consent, which you may revoke at any time. FCE does not currently offer any such financial incentives.

Changes to Our Privacy Notice

FCE reserves the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will post the updated notice on www.farmcrediteast.com and update the notice's effective date. **Your continued access and use of our Website following the posting of changes constitutes your acceptance of such changes.**

Contact Information

If you have any questions or comments about this notice, the ways in which FCE collects and uses your information described herein, your choices and rights regarding such use, or wish to exercise your rights under CCPA (if applicable), please do not hesitate to contact us at:

Phone: 800-562-2235

Website: www.farmcrediteast.com

Email: alena.gfeller@farmcrediteast.com

Postal Address:

Farm Credit East, ACA
240 South Road
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