



# Borrower Privacy

## Your Privacy is Important to Us.

Modern technology – computers, the Internet, the World Wide Web and other advances – have created a proliferation of businesses that specialize in collecting and re-distributing personal financial information. “Information brokers” are able to access and distribute (for a profit) personal financial information without a consumer’s knowledge or consent.

You may have questions about how your Farm Credit Services lender handles the personal and financial information you provide as part of your loan application and your lending relationship with us. This notification is provided to answer those questions.

**Your privacy is important to us.** We want you to know that we hold your financial and other personal information in strict confidence.

Since 1972, Farm Credit Administration regulations have forbidden the directors and employees of Farm Credit institutions from disclosing personal borrower information to others without borrower consent.

**We do not sell or trade our customers’ financial and personal information to marketing companies or information brokers.**

The rules of the Farm Credit Administration, our federal regulator, permit us to disclose customer information to others only in the following situations:

- We may provide such information to another Farm Credit institution that you do business with.
- We can be a credit reference for you with other lenders.
- We can provide information to a credit bureau or other consumer reporting agency.
- We can provide information in certain types of legal or law enforcement proceedings.
- FCA examiners may review loan files, which include personal and financial information, during regular examinations of our association.
- If an employee of the association applies for licensing as a real estate appraiser, we may provide copies of real estate appraisal reports to the state licensing agency. We would remove as much personal information as possible prior to providing the reports.

Our commitment to your right of privacy is part of our commitment to customer service and customer satisfaction. You are a member/owner of this institution, and the protection of your privacy and the security of your personal information are vital to our continued ability to serve your ongoing credit needs.