

Privacy Policy

Farmers Grain Terminal, Inc. respects the privacy of our users and has developed this Privacy Policy to demonstrate its commitment to protecting your privacy. This privacy policy is intended to describe for you, as an individual who is a user of fgtcoop.com, or any of our related sites, mobile applications, or other online services, the information we collect, how that information may be used, with whom it may be shared, and your choices about such uses and disclosures.

We encourage you to read this Privacy Policy carefully when using our website or services or transacting business with us. By using our website, mobile applications or other online services, you are accepting the practices described in this Privacy Policy.

These terms and conditions should be read in their entirety. By accessing this site and any pages thereof, you agree to be bound by the terms and conditions below. If you do not agree to the terms and conditions below, do not access this site, or any pages thereof. Information on this website is provided "AS IS" without warranty of any kind, either expressed or implied, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, or non-infringement. Some jurisdictions do not allow the exclusion of implied warranties, so the above exclusion may not apply to you. The data set forth herein is for informational purposes only, and no warranty is made that the information is error-free. Please note that once you leave this site, either by using a link we may have provided for your convenience or by specifying your own destination, Farmers Grain Terminal, Inc. accepts no responsibility for the content, products and/or services provided at these non-Farmers Grain Terminal, Inc. locations.

Limitation of Liability

Farmers Grain Terminal, Inc. and its associate companies shall not be liable in contract, tort or otherwise for any direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with the use of this site or any linked site or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure whatsoever resulting from the use of the site, this server or the Internet generally.

Changes to This Site

Information may be changed or updated without notice. Farmers Grain Terminal, Inc. has no obligation to update information presented on this website, so information contained herein may be out of date at any given time. Farmers Grain Terminal, Inc. may also make improvements and/or changes in the products and/or programs described in this information at any time without notice.

Trademarks/Copyrights

Farmers Grain Terminal, Inc.'s logo and all other trademarks, service marks, trade names, logos, domain names, URLs and icons ("Marks") appearing on this website, registered or not, are the property of Farmers Grain Terminal, Inc. or their respective owners. Nothing on this website grants you any right or license to use any of the Marks on this site without the express written permission of Farmers Grain Terminal, Inc. or the third party owners of the Marks. Unauthorized use may violate trademark and other laws.

Information We Collect About You

Information you provide. We may collect personal information that can identify you, such as your name and email address when you provide personal information through our website. The information may be sent to our servers

located in the United States. We may collect and store any personal information you enter on our website or provide to us in some other manner, including personal information, comment or other submission you upload or post to the website. This includes identifying information, such as your name, address, e-mail address, and telephone number; your likeness; and, if you transact business with us, financial information.

Information Collected Automatically

We automatically collect information from your browser when you visit our website. This information includes your IP address, your browser type and language, access times, the content of any undeleted cookies that your browser previously accepted from us (see "Cookies" below), and the referring website address.

Cookies

When you visit our website, we may assign your computer one or more cookies, to facilitate access to our site and to personalize your online experience. Through the use of a cookie, we also may automatically collect information about your online activity on our site, such as the web pages you visit, the links you click, and the searches you conduct on our site. Most browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies. If you choose to decline cookies, please note that you may not be able to sign in or use some of the interactive features offered on our website.

Other Technologies

We may use standard Internet technology, such as web beacons and other similar technologies, to track your use of our site. We also may include web beacons in promotional e-mail messages or newsletters to determine whether messages have been opened and acted upon. The information we obtain in this manner enables us to customize the services we offer our website visitors and to measure the overall effectiveness of our online content, programming or other activities.

How We Use the Information We Collect

In general, we may use information that we collect about you to:

- Deliver the products and services that you have requested;
- Manage your account and provide you with customer support;
- Perform research and analysis about your use of, or interest in, our products, services, or content, or products, services or content offered by others;
- Communicate with you by e-mail, postal mail, telephone and/or mobile devices about products or services that may be of interest to you and display content tailored to your interests on our site.
- Enforce our terms and conditions;
- Manage our business, and/or
- Perform functions as otherwise described to you at the time of collection.

Please review "Your Choices About Collection and Use of Your Information" below.

With Whom We Share Your Information

We want you to understand when and with whom we may share personal or other information we have collected about you or your activities on our website or while using our services.

Personal Information

We do not share your personal information with others except as indicated below or when we inform you and give you an opportunity to opt out of having your personal information shared. We may share personal information with:

- Authorized service providers: We may share your personal information with our authorized service providers that perform certain services on our behalf. These services may include providing customer service and marketing assistance, performing business and sales analysis, supporting our website functionality. These service providers may have access to personal information needed to perform their functions but are not permitted to share or use such information for any other purposes.

Other Situations

We also may disclose your information:

- In response to a subpoena or similar investigative demand, a court order, or a request for cooperation from law enforcement or other government agency; to establish or exercise our legal rights; to defend against legal claims; or as otherwise required by law. In such cases, we may raise or waive any legal objection or right available to us, in our sole discretion.
- When we believe disclosure is appropriate in connection with efforts to investigate, prevent, report or take other action regarding illegal activity, suspected fraud or other wrongdoing; to protect and defend the rights, property or safety of our company, our users, our employees, or others; to comply with applicable law or cooperate with law enforcement; or to enforce our website terms and conditions or other agreements or policies.
- In connection with a substantial corporate transaction, such as the sale of our business, a divestiture, merger, consolidation, restructuring, reorganization or asset sale.
- Any third parties to whom we may disclose personal information may have their own privacy policies which describe how they use and disclose personal information. Those policies will govern use, handling and disclosure of your personal information once we have shared it with those third parties as described in this Privacy Policy. If you want to learn more about their privacy practices, we encourage you to visit the websites of those third parties. These entities or their servers may be located either inside or outside the United States.

Third-Party Websites

There are a number of places on our website or through our services where you may click on a link to access other websites that do not operate under this Privacy Policy. For example, if you click on a link on our website, you may be taken to a website that we do not control. These third-party websites may independently solicit and collect information, including personal information, from you and, in some instances, provide us with information about your activities on those websites. We recommend that you consult the privacy statements of all third-party websites you visit by clicking on the "privacy" link typically located at the bottom of the webpage you are visiting.

Your Choices About Collection and Use of Your Information

You can choose not to provide us with certain information, but that may result in you being unable to use certain features of our website because such information may be required in order for you to register as a member or initiate other transactions on our website.

How We Protect Your Personal Information

We take appropriate security measures (including physical, electronic and procedural measures) to help safeguard your personal information from unauthorized access and disclosure. For example, only authorized employees are permitted to access personal information, and they may do so only for permitted business functions. In addition, we use firewalls to help prevent unauthorized persons from gaining access to your personal information.

We want you to feel confident using our website to transact business. However, no system can be completely secure. Therefore, although we take steps to secure your information, we do not promise, and you should not expect, that your personal information, searches, or other communications will always remain secure. Users should also take care with how they handle and disclose their personal information and should avoid sending personal information through insecure email. Please refer to the Federal Trade Commission's website at <http://www.ftc.gov/bcp/menus/consumer/data.shtm> for information about how to protect yourself against identity theft.

Visiting Our Websites from Outside the United States

This Privacy Policy is intended to cover collection of information on or via our website from residents of the United States. If you are visiting our website from outside the United States, please be aware that your information may be transferred to, stored, and processed in the United States where our servers are located and our central database is operated. The data protection and other laws of the United States and other countries might not be as comprehensive as those in your country. Please be assured that we seek to take reasonable steps to ensure that your privacy is protected. By using our services, you understand that your information may be transferred to our facilities and those third parties with whom we share it as described in this privacy policy.

No Rights of Third Parties

This Privacy Policy does not create rights enforceable by third parties or require disclosure of any personal information relating to users of the website.

Changes to This Privacy Policy

We will occasionally update this Privacy Policy to reflect changes in our practices and services. When we post changes to this Privacy Policy, we will revise the "Last Updated" date at the top of this Privacy Policy. If we make any material changes in the way we collect, use, and/or share your personal information, we will prominently post notice of the changes on our website. We recommend that you check our website from time to time to inform yourself of any changes in this Privacy Policy.