



## FARMERS RURAL CONNECT, INC - PRIVACY POLICY

FARMERS RURAL CONNECT, INC. ("FARMERS RURAL CONNECT") is committed to maintaining your privacy. This privacy policy and agreement (our "Privacy Policy") specifies the personal information that we ask you to provide in order to participate in the services we offer and governs how we treat this personal information.

PLEASE READ THIS PRIVACY POLICY CAREFULLY. YOUR CONSENT TO THE TERMS OF THIS PRIVACY POLICY CREATES LEGAL OBLIGATIONS FOR YOU AND FOR US. PLEASE READ SECTION 2 (YOUR CONSENT) TO LEARN WHAT CONSTITUTES "CONSENT" UNDER THIS PRIVACY POLICY. IF YOU DO NOT AGREE WITH THE TERMS OF THIS PRIVACY POLICY, PLEASE REFRAIN FROM USING OUR WEBSITE, PLATFORM, SERVICES AND MOBILE APPLICATION.

1. Who We Are and What We Do. FARMERS RURAL CONNECT has created its website (the "Website" or the "Site") and its FARMERS RURAL CONNECT mobile app (the "Mobile App") to provide an online platform (the "Platform") (collectively Website, Mobile App and Platform are referred to herein as the "Services") for providing information and features about the broadband services we offer.

2. Your Consent. By using any of the Services, you agree to this Privacy Policy and consent to the collection and use of information and/or data contemplated hereby. If you do not consent to the terms herein, do not use the Services. This is our entire and exclusive Privacy Policy and it supersedes any earlier version. To withdraw consent (which can happen at any time) and have data deleted, or data corrected, please contact call at **(870) 523-3691**.

We may change this Privacy Policy by posting a new version of this Privacy Policy on our Website or through the Mobile App, and it is your responsibility to review this policy periodically. When we do change the policy, we will also revise the "Revised" date at the end of the Privacy Policy and may notify you or post a message on the Website and/or through the Mobile App. Your continued use of the Website or the Mobile App constitutes your agreement to this Privacy Policy, as amended from time to time.

By accessing, browsing, and using the Website or Mobile App, you agree that you have read, understood, and accept this Agreement, as may be amended from time to time. Please read it very carefully and let us know if you have any questions. If you do not agree or consent to any of the terms herein, do not use the Services.

3. Our Services Rely In Part On Information from You. Information you may provide or that we may collect from you while participating in our Services falls into two broad categories: (i) Personally Identifiable Information, and (ii) Anonymous Information. We use the term “Personally Identifiable Information” to mean any information that could reasonably be used to identify you, including without limitation your name, address, e-mail address, birth date, financial information, photograph, telephone number, location, phone or contact book data, inventory of installed apps, screen recordings, data insights based on correlation and analytics of your information collected in the Website or Mobile App, which may be used in aggregated or dis-aggregated formats to obtain trend analytics, or any combination of information that could be used to identify you. “Anonymous Information” is information that does not identify you, and may include without limitation statistical information concerning, for example, your use of our FARMERS RURAL CONNECT Services, behavior and technical information about your device(s), system and application software and peripherals, your access to content through our Services, or the pages on our Website or on our Platform that you visit that is gathered periodically to facilitate the provision of software updates, product support, and other Services we provide to you. We may also automatically receive and record information on our server logs from your browser, which could include your IP address, cookie information, browser information, and the page you requested. This information is not deemed by FARMERS RURAL CONNECT to constitute Personal Indefinable Information and while FARMERS RURAL CONNECT will not use it in a way that associates such information with you, such information may be aggregated and used to improve the Services. FARMERS RURAL CONNECT owns this information and may use it in any manner it deems appropriate.

Please keep in mind that our Privacy Policy does not govern information you choose to exchange with other FARMERS RURAL CONNECT Users (or other third parties), as we have no direct control over the collection or use of this information. Please use appropriate precautions in sharing your information with these third parties.

#### 4. Personally Identifiable Information; Our Uses of This Information.

4.1 To provide our FARMERS RURAL CONNECT Services, we may obtain Personally Identifiable Information from you. We will only share Personally Identifiable Information you choose to provide to us via the Website, Mobile App, or FARMERS RURAL CONNECT Platform with third parties as expressly disclosed in this Privacy Policy. We will not share it in any other way and will use this information as set forth herein.

4.1.1 User Passwords. FARMERS RURAL CONNECT Users will have a user name and password, which allows them to gain access to the FARMERS RURAL CONNECT Services.

4.1.2 Protecting Your Password. Please keep in mind that we will treat anyone who uses your user name and password as "you." We will provide this user with all of the rights and privileges that we provide to you, and we will hold you responsible for the activities of the person using your password. Therefore, we recommend that you maintain your user name and password in confidence, and that you refrain from disclosing this information to anyone who might "pretend" to be you with respect to the FARMERS RURAL CONNECT Services. We also ask that you notify us immediately if you suspect that someone is using your user name and/or password in any inappropriate manner.

4.2 How We Use Your Personally Identifiable Information. We use your Personally Identifiable Information in the operation of our Platform, Website and Mobile App in the provision of our FARMERS RURAL CONNECT Services and to comply with Applicable Law. Among other things, we want to help you quickly find information through our Website and Mobile App; leverage our tools in connection with your authorized use of our products and services; process payments; facilitate interaction with third party services that you opt into via the Website or Mobile App; implement, improve and/or enhance the Website or Mobile App, including to make future releases available to you; carry out our obligations and enforce our rights as described or authorized in our Mobile App end user agreement, Service Agreement and this Privacy Policy; alert you to product upgrades, special offers, updated information and other new products and services from FARMERS RURAL CONNECT; and fulfill any other purpose authorized by you and reasonably required for our Services. You cannot participate in our Services if you seek to opt-out of these uses of your Information.

4.3 Email Addresses. You may wish to provide us with comments and feedback concerning our Website and Mobile App generally. By communicating with us for these purposes, you may provide us with your email address and other Personally Identifiable Information. In these instances, we may use any information you provide to us for the purposes for which you submit the information.

4.4 Informational Notices and Bulletins. Periodically, we may choose to send news, bulletins, marketing materials, or other information to you, and will use Personally Identifiable Information to send such communications. If we choose to undertake such communications, you will have the ability to opt out of receiving these communications as provided in Section 6.

4.5 Interactive Services; Social Feeds. We may offer a blog or other forum accessible through the FARMERS RURAL CONNECT Platform and/or our Website and you may choose to participate in an online discussion or to provide online comments ("Interactive Services"). Additionally, we may enable you to "push" information from the FARMERS RURAL CONNECT Platform to social media sites, such as Facebook and Twitter, at your discretion in order to obtain greater benefits from the FARMERS RURAL

CONNECT Services (“Social Feeds”). Any comments or information you contribute to the online dialogue in these Interactive Services and/or Social Feeds becomes public immediately and any Personally Identifiable Information you disclose becomes available to the other participants in the discussion and social media users. Our Privacy Policy does not cover the information you disclose in such public online forums. You should, therefore, use discretion in what you submit to the Interactive Services and Social Feeds.

4.6 Questionnaires and Feedback. Our FARMERS RURAL CONNECT Platform, Website, and Mobile App may allow you to participate in questionnaires, which we may post from time to time. We also encourage our users to provide feedback to us about our FARMERS RURAL CONNECT Services. You are free to choose whether you participate in these activities. We may ask that, in addition to providing your responses, you also provide Personally Identifiable Information. In these instances, we use any information you provide to us for the purposes for which you submit the information. We will use feedback and questionnaire information for the purposes of monitoring or improving the use and appeal of the FARMERS RURAL CONNECT Platform, Website, and Mobile App and for other purposes (with no other obligation to you and, specifically, with no obligation to compensate you for these uses).

4.7 Third Party Authentication. We may enable FARMERS RURAL CONNECT Users to log into the FARMERS RURAL CONNECT Platform, Website or Mobile App using a single sign-on through a third-party service provider’s authentication mechanisms, such as Facebook Connect, Google+, or other similar third party social media services (“Third-Party Authenticators”). We may obtain Personally Identifiable Information from these Third-Party Authenticators and we will use such Personally Identifiable Information to confirm your identity and provide our FARMERS RURAL CONNECT Services. Please keep in mind that FARMERS RURAL CONNECT has no control over these Third-Party Authenticators or their privacy practices and does not assume responsibility or liability with regard to their handling of your Personally Identifiable Information. Your provision of Personally Identifiable Information to Third-Party Authenticators and their handling of your information is subject to the applicable Third-Party Authenticator’s privacy policy. By using a Third-Party Authenticator to connect to the FARMERS RURAL CONNECT Platform, Website, or Mobile App, you agree and understand that such use is at your own risk.

5. We Do Not Disclose Personally Identifiable Information to Unaffiliated Third Parties; Limited Exceptions. We will not rent, sell or disclose your Personally Identifiable Information to unaffiliated third parties without your express consent, except in the following limited circumstances:

5.1 FARMERS RURAL CONNECT Vendors. We may employ other companies to perform functions on our behalf, such as hosting or maintaining the FARMERS RURAL CONNECT Platform, Website, or Mobile App, providing services related to FARMERS RURAL CONNECT operations, collecting information, responding to and sending electronic mail, or other functions necessary to our business. We may need to share your

Personally Identifiable Information with these companies (collectively, "Vendors"). We will provide Vendors with only that information necessary to perform their functions.

5.2 Agents and Affiliates. We may reveal your Personally Identifiable Information to our agents, employees, or contractors of FARMERS RURAL CONNECT and our Affiliates. They may have access to your Personally Identifiable Information for the purpose of performing services on behalf of FARMERS RURAL CONNECT. All such agents, employees or contractors, and Affiliates who have access to such information are required to keep the information confidential and not use it for any other purpose than to carry out the services they are performing for FARMERS RURAL CONNECT or as otherwise required by law.

5.3 Question of Harm. We may reveal your Personally Identifiable Information to attorneys, private investigator organizations or law enforcement agencies if we believe (a) that you are in risk of harm from another, or (b) that you are harming or interfering (or will harm or interfere) with others or violating (either intentionally or unintentionally) our End User Agreement, Service Agreement, or otherwise violating legal rights.

5.4 Legal. FARMERS RURAL CONNECT will reveal your Personally Identifiable Information, to the extent we reasonably believe we are required to do so by law. If we receive legal process calling for the disclosure of your Personally Identifiable Information, we will attempt to notify you via the email address you supplied within a reasonable amount of time before we respond to the request, unless such notification is not permitted.

5.5 Transfer of Site. FARMERS RURAL CONNECT shall be entitled to transfer to a third party information it collects, including any Personally Identifiable Information, in connection with a sale of all or substantially all of the assets of the business entity responsible for the information under this Privacy Policy, provided the acquiring third party has agreed to safeguard your Personally Identifiable Information.

## 6. Changing or Removing Information; Opting Out.

6.1 Discretionary Account Information. To allow appropriate control over Personally Identifiable Information, you can access your account (after supplying your user name and password) to change or update discretionary information that you have previously submitted.

6.2 Opt-Out. If we choose to send to you bulletins, updates, or other unsolicited communications that are marketing-related materials, you have the ability to decline – or “opt-out of” – receiving such

communications by sending such a request to **(870) 523-3691**. Please understand that you will not be allowed to "opt-out" of formal notices concerning operation of our Website or Mobile App, billing notices, and legal and other related notices concerning your relationship with FARMERS RURAL CONNECT.

6.3 Deleting Information. Finally, if you request, we will remove your name and all other Personally Identifiable Information from our databases. Please understand, however, that it may be impossible to remove this information completely, due to backups and records of deletions. In addition, please understand that, if you request deletion of your information, you will be unable to utilize associated features of the FARMERS RURAL CONNECT Platform, Website, and Mobile App and any associated FARMERS RURAL CONNECT Services. You may not remove de-identified, anonymous, or aggregate data from our databases.

7. Anonymous, Aggregate Information. We use Anonymous Information to analyze the effectiveness of our FARMERS RURAL CONNECT Platform, Website, and Mobile App, to improve our Services, and for other similar purposes. In addition, from time to time, we may undertake or commission statistical and other summary analyses of the general behavior and characteristics of users participating in our FARMERS RURAL CONNECT Services and the characteristics of visitors at our Website and may share Anonymous Information with third parties. Rest assured, though, that Anonymous Information provided to third parties will not allow anyone to identify you, or determine anything personal about you. We may collect Anonymous Information through features of the software that supports our FARMERS RURAL CONNECT Services, through cookies, and through other means some of which are described below.

7.1 IP Addresses; Logs. FARMERS RURAL CONNECT may automatically receive and record information in our server logs from your browser, including your IP address (the Internet address of your computer), your computer's name, the type and version of your web browser, referrer addresses and other generally accepted log information. We may also record page views (hit counts) and other general statistical and tracking information, which will be aggregated with that of other users in order to understand how our Website is being used, and for security and monitoring purposes. None of this data contains personally identifiable information.

7.2 Cookies. A cookie is a small amount of data, which often includes an anonymous unique identifier, which is sent to your browser from a website's computers and stored on your computer's hard drive. Cookies can be used to provide you with a tailored user experience and to make it easier for you to use a website upon a future visit. We may include cookies on our Website and use them to recognize you when you return to our Website. You may set your browser so that it does not accept cookies. Cookies must be enabled on your web browser, however, if you wish to access certain personalized features of our Services.

7.3 Tags. We may use so-called "pixel tags" — small graphic images (also known as "web beacons" or "single-pixel GIFS") — to tell us what parts of our website have been visited or to measure the effectiveness of searches customers perform on our Website. Pixel tags also enable us to send email messages in a format customers can read, and they inform us whether emails have been opened, to help ensure that our messages are of interest to our FARMERS RURAL CONNECT Users. None of this data includes Personally Identifiable Information, and you can "opt-out" of receiving these types of emails from us by following the directions provided in Section 6.2. If any Personally Identifiable Information is collected using such tools, it will be subject to the terms of this Privacy Policy.

7.4 Click-Throughs. We may send email messages, which use a "click-through URL" linked to content on our Website. When you click one of these URLs, you pass through our web server before arriving at the destination web page. We track this click-through data to help determine interest in particular topics and measure the effectiveness of our customer communications. If you prefer not to be tracked simply do not click text or graphic links in the email.

7.5 Banner Ads; Advertising Profiles. Our Website may include the use of ad banner partners for the serving and/or targeting of ads, promotions, and other marketing messages. These ads may be provided, in some cases, by a third party ad service provider or advertiser ("Advertisers"). These Advertisers may use traditional banner ads, or other advertising methods, such as advertising using profiles and related content. An Advertiser may place or utilize its own cookie on your browser, and may use Anonymous Information about your visit to our sites, such as the number of times you have viewed the ad. If the Advertiser requests that you provide to it personally identifiable information, please be aware that this Advertiser's use and collection of this information will be governed by its own privacy policy, and not our Privacy Policy. We recommend that you review the Advertiser's privacy policy before providing personally identifiable information.

7.6 Computer Configuration. In order to determine whether your computer or mobile device is supported by our system, we may collect certain Anonymous Information. This information includes, but may not be limited to, your operating system and browser, as well as the presence of any software that our Website may require to operate with your computer/mobile device or other third-party software on your computer/mobile device.

8. Any Information Linked With Your Personally Identifiable Information Is Protected As "Personally Identifiable Information." To enable us to better understand the characteristics of our FARMERS RURAL CONNECT Users and/or to provide services tailored to your needs, we may link (a) the Personally Identifiable Information you have provided; with (b) Anonymous Information. If we combine or link any Anonymous Information or other information with your Personally Identifiable Information, the

resulting combination will be treated and protected as Personally Identifiable Information under this Privacy Policy.

9. Security. We have put in place security systems designed to prevent unauthorized access to or disclosure of Personally Identifiable Information you provide to us, and we take reasonable steps to secure and safeguard this Information. Our Website's password-protected section requires users to give us unique identifiers such as their user name and password. FARMERS RURAL CONNECT agents, employees and contractors understand and will abide by our policies with respect to the confidentiality of Personally Identifiable Information. Additionally, we encourage our FARMERS RURAL CONNECT Affiliates and Site Vendors to have security policies that are at least as protective of your information as our Privacy Policy. Moreover, we generally provide access to our databases containing Personally Identifiable Information on a need-to-know basis only.

Our security systems are therefore structured to deter and prevent hackers and others from accessing information you provide to us. Please understand, though, that this information should not be construed in any way as giving business, legal, or other advice, or warranting as fail proof, the security of information provided by or submitted to FARMERS RURAL CONNECT. Due to the nature of Internet communications and evolving technologies, we cannot provide, and disclaim, assurance that the information you provide us will remain free from loss, misuse, or alteration by third parties who, despite our efforts, obtain unauthorized access.

10. Notice of Security Incident. If we detect, despite the safeguards set out above, an intrusion or other unauthorized access to or use of Personally Identifiable Information (an "Intrusion"), we will (i) notify affected users of the Intrusion if the information at issue is sensitive, in our discretion, (ii) deliver this notice by the means we deem most efficient under the circumstances (such as, for example, first class mail or email); (iii) use contact information for each effected user that is current in our files; and (iv) use commercially reasonable efforts to accomplish these steps and effect this notice in a timely manner. To the extent applicable law requires steps in addition to those specified above, we will under all circumstances comply with applicable law.

11. Participation by Children and Teens; Advisory. Due to federal law (as reflected in the Children's Online Privacy Protection Act), WE DO NOT ALLOW INDIVIDUALS WHO WE KNOW ARE UNDER 13 TO PARTICIPATE IN OUR WEBSITE, MOBILE APP, OR SERVICES. YOU MUST BE AT LEAST 13 YEARS OLD TO USE OUR WEBSITE, MOBILE APP, AND SERVICES. IF YOU ARE BETWEEN 13 AND THE APPLICABLE AGE OF MAJORITY, PLEASE REVIEW THIS AGREEMENT WITH YOUR PARENT OR GUARDIAN. Please understand that we cannot necessarily tell if a user is providing us with his or her true age. If we do learn that a user under the age of 13 has provided information to us, we will destroy that user's information and cancel the user's account.



12. Do Not Track Notice. Certain web browsers allow consumers to enable "do not track" signals through which a consumer can signal to websites and online services whether the consumer approves of the collection of personally identifiable information about its online activities over time and across third-party websites and online services. FARMERS RURAL CONNECT does not respond to "do not track" signals.

13. Our Affiliates. We may choose to rely on and share information with companies closely related to us, our "Affiliates" -- for certain purposes under this Privacy Policy. By "Affiliate," we mean an entity that controls, is controlled by, or is under common control with FARMERS RURAL CONNECT, whether the control results from equity ownership, contract, overlapping management or otherwise. In this context, "control" means the ability to replace the officers or directors or otherwise materially influence or control management decisions. You agree that FARMERS RURAL CONNECT Affiliates will be entitled to enjoy our rights under this Privacy Policy and, in exchange, we agree that we will be responsible for our Affiliate's conduct under this Privacy Policy, if our Affiliate fails to comply with any resulting obligations. In any event, we ensure that our Affiliates agree to protect Personally Identifiable Information in a manner no less protective of your interests than the protections set out in this Privacy Policy.

14. Relationship to Terms of Use and Other Contracts. This Privacy Policy must be read in conjunction with our End User Agreement and Service Agreement (as applicable), and the provisions of our End User Agreement and Service Agreement (as applicable) are incorporated herein. To the extent the End User Agreement and Service Agreement (as applicable) conflict with the terms of this Privacy Policy, the terms of this Privacy Policy will control.

15. Contact Us. If you have any questions about this Privacy Policy, our practices with regard to Personally Identifiable Information, or your dealings with us, please contact us at: **(870) 523-3691**.