FARMERS MUTUAL TELEPHONE COMPANY FEDERATED TELEPHONE COOPERATIVE PRIVACY POLICY

This Privacy Policy identifies and describes the way Farmers Mutual Telephone Company (FMTC) and Federated Telephone Cooperative (FTC) uses and protects the information we collect about Customers and Users. All use of FMTC and FTC's products and services, as well as visits to our website, are subject to this Privacy Policy.

1. THE INFORMATION WE COLLECT, HOW WE COLLECT IT, AND HOW WE USE IT.

We may collect different types of personal and other information based on your use of our products and services and our business relationship with you. Some examples include:

- Contact Information that allows us to communicate with you, including your name, address, telephone number, and e-mail address.
- Billing information related to your financial relationship with us, including your payment data, credit history, credit card number, Social Security numbers, security codes, and service history.
- Equipment, Performance, Acira Website Usage, Viewing and other Technical Information about your use of our network, services, products or websites.

2. WE COLLECT INFORMATION IN THREE PRIMARY WAYS:

- You give it to us when you purchase or interact with us about a product or service we
 offer or provide.
- We collect it automatically when you visit our websites or use our products and services.
- We obtain it from other sources, such as credit agencies.

3. WE MAY USE THE INFORMATION WE COLLECT IN A VARIETY OF WAYS, INCLUDING TO:

- Provide you with the best customer experience possible.
- Provide the services you purchase, and to respond to your questions.
- Communicate with you regarding service updates, offers, and promotions.
- Deliver customized content and advertising that may be of interest to you with your permission.
- Address network integrity and security issues.
- Investigate, prevent or take action regarding illegal activities, violations of our Terms of Service or Acceptable Use Policies.
- Provide local directory and directory assistance.

4. INFORMATION SHARING

- a. With Acira Companies: Subject to applicable legal restrictions, such as those that exist for Customer Proprietary Network Information (CPNI), Acira may share your Personal Information within Acira to make sure your experience is as seamless as possible, and you have the full benefit of what FMTC and FTC has to offer.
- b. **With Non-Acira Companies:** We share your Personal Information only with non-Acira companies that perform services on our behalf, and only as necessary for them to perform those services.

- We require those non-Acira companies to protect any Personal Information they may receive in a manner consistent with this policy.
- We do not provide Personal Information to non-Acira companies for the marketing of their own products and services without your consent.
- c. **In Other Circumstances:** We may provide Personal Information to non-Acira companies or other third parties for purposes such as:
 - Responding to 911 calls and other emergencies.
 - Complying with court orders and other legal process.
 - To assist with identity verification, and to prevent fraud and identity theft.
 - Enforcing our agreements and property rights.
 - Obtaining payment for products and services that appear on your FMTC or FTC billing statements, including the transfer or sale of delinquent accounts to third parties for collection.

d. Anonymous & Aggregate Information

- We collect some information on an anonymous basis. We also may anonymize the personal information we collect about you.
- We obtain aggregate data by combining anonymous data that meet certain criteria into groups.
- When we employ non-Acira companies to anonymize or aggregate data on our behalf, the requirements for sharing Personal Information with non-Acira companies apply.
- We may share aggregate or anonymous information in various formats with trusted non-Acira entities, and may work with those entities to do research and provide products and services.

5. SAFEGUARDING YOUR INFORMATION: OUR POLICY ON DATA PROTECTION AND SECURITY

- We do not sell your Personal Information to anyone for any purpose. Period.
- We maintain information about you in our business records while you are a customer, or until it is no longer needed for business, tax, or legal purposes.
- We have implemented encryption or other appropriate security controls to protect Personal Information when stored or transmitted by FMTC and FTC.
- We require non-Acira companies acting on our behalf to protect any Personal Information they may receive in a manner consistent with this Policy. We do not allow them to use such information for any other purpose.

6. CUSTOMER PRIVACY CONTROLS AND CHOICES

- You can review and correct your Personal Information collected by us.
- You can limit certain types of solicitation communications from FMTC and FTC, including marketing contacts made via telephone, e-mail and text messaging.