



PRIVACY NOTICE

As a member of Freeborn Mower Electric Cooperative, you trust us with certain personal information, and we take that trust very seriously. Freeborn Mower Electric Cooperative has enacted and enforces a privacy policy, and continuously reviews that policy to ensure it meets current standards. This Disclosure Statement is intended to share with you how we use your private information and the steps that we take to make sure it remains secure.

Information We Collect

Whenever you open an account with Freeborn Mower Electric Cooperative, you are required to provide certain personal and contact information. This information permits the cooperative to manage your account, provide you with electrical service, and to contact you about your account and the service that we provide to you.

Any information we collect is compliant with United States regulatory guidelines and may include things such as your name, your address, telephone number, employment or financial information, social security number, email address, or similar information. We may also retain any communications with us for quality control purposes and to assist us in resolving any misunderstandings.

To change any personal information you provided to us, you should contact Freeborn Mower Electric Cooperative at: 3366 Bridge Ave | P.O. Box 611 | Albert Lea, MN 56007 | (507) 373-6421

Sharing

Periodically it is necessary to supply the information we receive from you to third-party affiliates or organizations. For example, we may use personal information provided to us to perform necessary credit checks before service is established. Before using any of your personal information for this purpose, the third party must agree that it will not share or sell the information that we provide to them. We do not sell member information to third parties. Any information shared by us is done so to fulfill our legal and regulatory requirements, or to provide you with electrical services and products as you have requested when you enrolled as a member. We may also share select information as part of our normal business operations, or as part of our legal and /or regulatory responsibilities as may be required by our service partners, Dairyland Power, or other regulatory or government entities. We may also share limited demographic and non-personally identifiable information to third parties to assist us with business and marketing analysis.

Security

Freeborn Mower Electric Cooperative uses a number of methods to protect your information. We invest in security technology with the aim to ensure that our computer network and website are secure. We use firewalls and other technology to prevent unauthorized access to your account information. We also take steps to protect your information from off-line discovery. Only employees and third-party service providers who need the information to perform their responsibilities are granted access to your information. All employees are kept up to date on our security, the privacy policy and practices, and our service providers are contractually obligated to keep information confidential.

Privacy Policy

The most recent version of Freeborn Mower Electric Cooperative's Privacy Policy is attached. It is also available on our website and at the office. Please refer to it and stay informed about the information we collect, how we use it, and when and why we may disclose it.

This institution is an equal opportunity provider and employer.

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At Freeborn Mower Electric Cooperative (FMEC), we value the trust that our members place in us. FMEC has a fiduciary responsibility to our members and vendors. The purpose of our Privacy Policy is to protect the privacy and confidentiality of the members. No action can be taken involving the member, without the prior consent of the member.

1. Recognition of a Member's Expectation of Privacy

FMEC recognizes and respects that our members expect privacy and confidentiality in all dealings with the cooperative and pledge that FMEC will take the steps necessary to protect the privacy of information shared.

2. Collection, Use, and Retention of Member Information

Freeborn Mower Electric Cooperative collects, uses, and retains information about individual members when it is necessary and as a part of providing our members reliable services. FMEC will never utilize data obtained from individual members without the permission of the member.

3. Maintenance of Accurate Information

FMEC has established procedures so that our members' financial information is accurate, current, and complete in accordance with reasonable commercial standards. FMEC staff also responds to requests to correct inaccurate information in a timely manner.

4. Limiting Employee Access to Information

The management of FMEC limits employee access to information to those with a business reason for knowing such information. FMEC educates its employees on the importance of maintaining member confidentiality and we enforce our privacy policies with appropriate disciplinary procedures.

5. Protection of Information by Means of Security Procedures

Freeborn Mower Electric Cooperative business information is protected by industry standard firewalls, encryption, and password protection. FMEC enforces security procedures to protect confidential information from loss, misuse, or alteration.

6. Restrictions on Use and Sharing of Personal Information

FMEC will not reveal specific information about member accounts or other personally identifiable data to unaffiliated third parties for their independent use except as follows:

- when the information is required to complete a transaction initiated by the member;
- when the member requests it;
- when disclosure is required by law (e.g. subpoena, investigation of fraud, etc.); or
- when the member has been informed about the possibility of disclosure for marketing or similar purposes through a prior communication, and the member is given the opportunity to decline or "opt out."

7. Confidential Personal Information

Members may participate in Minnesota's Safe at Home program or other similar federal, state, or local regulations governing the confidentiality of a person's name, address, or similar information for personal safety reasons. FMEC has implemented necessary practices to identify those accounts subject to such confidentiality programs and prevent disclosure of the information. No account information, including the member's name, address, other identifying information, or their participation in the Safe at Home or similar programs shall be disclosed to any party without the prior approval of the FMEC President & CEO or Director of Cooperative Relations.

8. Business Relationships with Third Parties and Employment

FMEC agrees that the cooperative will not share information with third parties that do not adhere to similar privacy principles and practices for keeping such information confidential. FMEC will not disclose employment application information to third parties, unless a release is signed by the applicant, and after 6 months, will appropriately dispose of employment applications and any other pertinent information regarding the application.

9. Disclosure of Privacy Principles to Members

FMEC posts the privacy policy at the Freeborn Mower Electric Cooperative business location.