

FACTS

WHAT DOES THE ABOVE NAMED COMPANY DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Driver's License number
- Patronage history and account history
- Credit history and cash and credit purchases

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share Customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their Customers' personal information; the reasons the Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does the Company share?	Can you limit the sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	No
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you	No	NA

Questions?

Call 1-800-362-2104 or go to www.kfsa.com

Who we are

Who is providing this notice? Company named above, for itself and its affiliated companies.

What we do

How does the Company protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does the Company collect my personal information? We collect your personal information, for example, when you

- Apply for Membership or apply for credit
- Open an account or pay bills
- Use credit cards

The Company also collects your personal information from affiliates, credit bureaus and others.

Why can't I limit all sharing? Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes— information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

The Company may transfer your personal information in connection with your sale of agricultural production to or through the Company and/or its Affiliates. You may have the right to access and correct recorded personal information. Personal information may be disclosed to detect or prevent fraud or misrepresentation or in connection with an audit, or to enforce our claims against you or defend your claims against us or as required by law or as compelled by lawful authority.