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P.O. Box 838
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FACTS

WHAT DOES THE GARDEN CITY CO-OP 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:

- Address
- Social Security 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 GCC share?	Can you limit 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	We don't share

Questions?

Please visit www.gccoop.com or call 1-800-794-9389 or 620-275-6161

Who we are

Who is providing this notice?	The Garden City Co-op and its affiliated companies
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What we do

How does the Garden City Co-op 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 Garden City Co-op collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for Membership or apply for credit • Open an account or pay bills • Use credit cards • Store grain <p>The Garden City Co-op also collects your personal information from affiliates, credit bureaus and others.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-Affiliates	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 Garden City Co-op may transfer your personal information in connection with your sale of agricultural production to or through the Garden City Co-op 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.

Privacy Policy

Our company, with the above name and return address, and any of its subsidiary or affiliated companies, has adopted the following privacy policies in accordance with Title I of the GrammLeach-Bliley Act, and recent Federal Trade Commission rules.

- We do not sell customer information.
- We do require persons or organizations providing products or services to customers on our behalf to protect the confidentiality of our members and customers.
- We do provide prospective and former members and customers with the same protection as existing customers.
- We do not share customer information with anyone outside the company without your authorization, except as required by law or as stated herein.

We collect information in connection with the extension of credit, the receipt and storage of grain, and other business relationships that we develop in offering, selling and providing goods and services to you, or in purchasing agricultural products from you. The information we maintain will mostly be provided by you in connection with your agricultural products or applying for credit. Information may be obtained from third parties, such as credit reporting agencies, as permitted by the Fair Credit Reporting Act.

All such information will be regarded as confidential in nature, and employees and staff are instructed to maintain your confidences. Our employees will access this information only for an appropriate business need to know. We maintain physical, electronic and procedural safeguards to maintain your confidences.

We will disclose information as we believe necessary in the conduct of our business, or as required by law. Information may also be disclosed in connection with research and verification activities of the company or its vendors and suppliers. Our own creditors may require verification of account balances or credit worthiness of accounts. The IRS and other federal and state agencies have reporting requirements.

Upon your written request, we will generally, and as required by law, make available for your review, or review by your authorized agent, any specific information maintained. Information related to a claim or in anticipation of litigation will not be made available to you. If you notify us that information is incorrect, we will correct any information that we then determine to have been in error, and if you object to our determination, you may submit a statement of dispute that will be included in any future disclosure of information.

We will provide you with this statement and any changes thereto once each year. You may have additional rights under other applicable laws such as the Equal Credit Opportunity Act or the Fair Credit Billing Act.

For additional information, you should contact us at the above stated address, and you may obtain credit information from any credit reporting agency used by us in connection with the extension of credit.