

Our Privacy Pledge to you...

Protecting your privacy and safeguarding the information you provide us is a priority at Rabo AgriFinance. We value your business and the trust you place in us to keep your information safe. We work hard to preserve your privacy and ensure your preferences are honored. At the same time, the very nature of our relationship may result in collecting or sharing certain types of information about you. We explain how we may use customer information in this privacy policy statement. As you carefully review our privacy policy, please remember the following:

- Safeguarding the information you provide to us is a priority.
- You have a choice regarding the disclosure of certain personal information to our affiliates and you can ask us not to share that information by opting out of those disclosures.

We, our, and us, when used in this notice, means RABO AGRIFINANCE. This notice advises you of certain rights you have under Federal law. When we use the words “you” and “your,” we mean customers who have a continuing relationship with us.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

Affiliate means a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means ownership sufficient to have control of the company.

Nonaffiliated third party means a company that is not an affiliate of ours.

Opt out is a choice that you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

Information That We Collect

We collect certain nonpublic personal information about you from the following types of sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us;
- Information about your transactions with our affiliates; and
- Information from a consumer reporting agency.

Information We May Share

We may share the following types of nonpublic personal information about you:

Transaction and experience information from our account records, such as:

- Name;
- Address; and
- Types of accounts you hold.

Nonpublic personal information we receive from you on applications or other forms, such as:

- Social security number;
- Assets and liabilities; and
- Income.

To Whom We May Share Such Information

We may share the above information with our affiliates that are financial service providers, such as banks, lenders and loan brokers. They may use this information to make marketing solicitations to you about their products and services. You may not opt out of the disclosure to our affiliates of nonpublic personal information pertaining to our transactions and experiences with you. You may, however, opt out of the disclosure to our affiliates of the information we receive from you on applications or other forms. You may also elect not to receive marketing solicitations from our affiliates.

We may share the above information with non-affiliated companies which perform services on our behalf. We share information to process transactions, generate and mail account statements.

We do not share information about you with non-affiliated companies for them to contact you for their own marketing purposes, nor do we share your information with companies with which we have a special relationship, such as joint marketers.

Federal law permits us to share information about our current and former customers with government agencies or authorized third parties under certain circumstances, which we may do. We will also share such information if we are required to do so in response to a subpoena or in order to comply with certain laws.

You Have the Right to Choose

If you prefer for us to not disclose your nonpublic personal information with our affiliates, you may opt out of such information sharing, that is, you may direct us not to make those disclosures (other than those disclosures permitted by law). In such event, however, you may not learn of other opportunities which might be of interest. You may further elect not to receive marketing solicitations from our affiliates which are based upon such information. Please note that if you make this election, we will still call you and send you mail in order to service your existing relationships with us or to provide account related information (and, when doing so, our mailings may include pre-printed marketing materials). You may exercise your right to opt out and your election not to receive such affiliate marketing solicitations by completing the attached form and returning it to us at the address indicated.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard such information.

Opt Out Request Form

If you wish to opt out of disclosures to our affiliates, or receiving individualized marketing solicitations from our affiliates, check the appropriate space(s) below, complete the additional information and mail to Rabo AgriFinance, 12443 Olive Blvd., Saint Louis, Missouri, 63143.

Do not share my nonpublic personal information, other than nonpublic personal information relating to your transactions and experiences with me as permitted by law, with your affiliates.

I elect not to receive marketing solicitations from your affiliates.

A joint obligor may elect to opt out by using the same Opt Out Request Form. A joint obligor may also opt out on behalf of other obligors by providing the information requested below for those obligors. An "Opt- Out Request" can be made at any time. It is effective within thirty days of receipt and will remain effective until you tell us to change your choice.

Signature _____

Name(s) as it appears on your account(s) _____

Social Security Number _____

Account Number(s) _____

Street Address _____

City, State, ZIP _____