

FBN BR LLC dba FBN Brokerage
1425 W. Main Street, Suite C—Bozeman, MT 59715
PRIVACY NOTICE

Protecting Your Confidential Information

We, at FBN BR LLC dba FBN Brokerage, value our relationship with each of our customers, and we appreciate the trust that you have placed in us. We recognize that you have concerns about the confidential personal information we obtain about you throughout our relationship. Because protecting your confidential information is important to us, we have adopted this Privacy Policy which governs how the confidential information we obtain about you is used and maintained. We pledge to protect that information and ensure that it remains private. The information in this notice summarizes the categories of personal information that we collect about you, how that information is handled, and how we protect that information.

We do not disclose any nonpublic personal information about our customers to anyone, except as required or permitted by law or as described in this Privacy Policy. FBN Brokerage does not sell personal information obtained about you with companies that are not associated with FBN Brokerage.

Collection and Use of Personal Information

The Privacy Policy set forth in this notice applies to FBN Brokerage. To the extent this Privacy Policy may conflict with the privacy policy of an FBN affiliate, this Privacy Policy applies. We collect nonpublic personal information about you from the following sources, solely for the purposes specified. Note: Futures Commodity Merchants (FCMs) may have separate privacy policies and individuals are encouraged to review these policies.

- Information we receive from you on account applications or other forms, such as name, address, federal tax identification number, income, assets and similar information. We use this information to administer the accounts we maintain on your behalf, process transactions requested by you, respond to your inquiries, evaluate your investment needs, and identify other products and services that may interest you.
- Information about your transactions with us or our affiliates, such as your account balance, transaction history and payment activity. This information is used to process transactions you request and ensure the accuracy of the records and reports we maintain that relate to your account. We may also collect various other types of data, such as transaction, site navigation and optional survey information, in connection with your use of online services we make available to you, either directly or through other entities. We use this information in order to improve the quality of the services we offer you.
- Information we receive from consumer reporting agencies, such as credit relationships and credit history. We use this information to help determine your eligibility for Futures Commodity Merchant (FCM) products and services, collect or report debts owed to us, and protect our rights and property.
- Telephonic and Electronic Communications. You explicitly consent to receive communications from us electronically and by telephone, including but not limited to, e-mails, electronic notices, text messages and phone calls. You agree that all agreements, notices, disclosures, and other communications we provide to you electronically satisfy any legal requirements that such communication be in writing. Unless you advise us otherwise, we may record, with or without periodic tone or other types of notifications, and save any and all electronic and telephone communications for training, quality assurance, verification purposes, and all other permitted uses under the law. Your consent to receive electronic and telephonic communications is not required, however, by withholding your consent, you may not receive certain communications or promotions. If you wish to withdraw your consent to receive electronic and telephonic communications or to modify the ways in which we contact you, please contact us at support@farmersbusinessnetwork.com.

Sharing of Information within FBN Brokerage

As permitted by law, we may disclose some or all the information described above within FBN Brokerage or any FBN affiliate for the purpose of servicing your FBN Brokerage accounts, improving our services, providing products and services you've requested from FBN Brokerage or any FBN Affiliate, and informing you about products or services available from FBN Brokerage or an FBN Affiliate that may be of interest to you. We may also share some or all of the information we receive about you from consumer reporting agencies, such as credit information.

Sharing of Information outside FBN Brokerage

As permitted by law, we may disclose some or all the information described above with entities that are not affiliated with FBN Brokerage for the purpose of servicing your FBN Brokerage accounts, improving our services, providing products and services you've requested from FBN Brokerage, and informing you about products or services available from FBN Brokerage that may be of interest to you. Such companies may include:

- Companies that are the source or origin of financial services offered by FBN Brokerage, such as banks, securities broker-dealers, mutual fund companies and insurance companies.
- Nonfinancial companies, such as companies that perform services on our behalf, e.g., check printers, quote vendors, companies that prepare account statements for us, companies that assist us in communicating or marketing our services.
- Others, such as independent contractors or technical system consultants who program our software, government agencies and regulators, consumer reporting agencies, and other outside entities as permitted or required by applicable laws.

Protecting the Confidentiality of Your Personal Information

All FBN Brokerage employees are instructed to use strict standards of care regarding the confidentiality of your nonpublic personal information as outlined in firm policies. Employees not adhering to our firm policies are subject to disciplinary action. We require outside companies and independent contractors to whom we provide customer information for marketing, servicing or processing to enter into a confidentiality agreement that restricts the use of the information to those purposes. We maintain physical, electronic and procedural safeguards that comply with applicable laws to protect your nonpublic personal information. Customers are strongly encouraged to use FCM portals and secured email for sending documentation. FBN Brokerage Customer email is subject to review by the Firm, its officers, agents, employees and regulators.

FOR CALIFORNIA RESIDENTS ONLY: Under California Civil Code Sections 1798.83-1798.84, California residents are entitled to ask us for a notice identifying the categories of personal information that we share with our affiliates and/or third parties for marketing purposes, and providing contact information for such affiliates and/or third parties. If you are a California resident and would like a copy of this notice, please submit a written request to: legal@farmersbusinessnetwork.com.

Choice. It is important to us that we collect, use or disclose your personal information only where we have your consent to do so. Depending on the sensitivity of your personal information, your consent may be implied, deemed (using an opt-out mechanism) or express. Express consent can be given orally, electronically or in writing. Implied consent is consent that can reasonably be inferred from your action or inaction. For example, when you enter into an agreement with us, we will assume your consent to the collection, use and disclosure of your personal information for purposes related to the performance of that agreement and for any other purposes identified to you at the relevant time. Typically, we will seek your consent at the time that we collect your personal information. In certain circumstances, your consent may be obtained after collection but prior to our use or disclosure of your personal information. If we plan to use or disclose your personal information for a purpose not previously identified (either in this Privacy Policy or in a separate agreement), we will endeavor to advise you of that purpose before such use or disclosure. As we have described above, we may collect, use or disclose your personal information without your knowledge or consent where we are permitted or required to do so by applicable law or regulatory requirements.

Changes. We're always working to improve FBN Brokerage, so this Privacy Policy may need to change. We reserve the right to change this Privacy Policy at any time, but if we do, we will bring it to your attention by placing a notice on the website, by sending you an email, and/or by some other means. If you don't agree with the new Privacy Policy, you are free to reject them; but that means you will no longer be able to use FBN Brokerage.

Interpretation of this Policy. Any interpretation associated with this Privacy Policy will be made by our Privacy Officer. This Privacy Policy includes examples but is not intended to be restricted in its application to such examples; therefore, where the word "including" is used, it shall mean "including without limitation".

Contact. If you have any questions or concerns regarding this Privacy Policy, please contact our Privacy Officer and we will endeavor to answer your questions and advise you of any steps taken to address the issues raised by you. If you are dissatisfied with our response, you may be entitled to make a written submission to the Privacy Commissioner in your jurisdiction. The contact information for our Privacy Officer is as follows:

FBN BR LLC
Attn: Privacy Officer
1425 West Main St Suite C
Bozeman, MT 59715
Email: legal@farmersbusinessnetwork.com