

PLACE
STAMP
HERE

Evergreen FS, Inc.
PO Box 1367
Bloomington, IL 61702-1367



Privacy Policy for Customers of Evergreen FS, Inc.

A Commitment to Protect your Personal Information

At FS, we recognize that you have placed your trust in us and that preserving your trust is very important. This is the reason we are committed to the responsible use and protection of your personal and private consumer financial information. Accordingly, Evergreen FS, Inc. has adopted this privacy policy. Here is a summary of these privacy guidelines:

- We will maintain the security of our customer's personal information.
- We will use information responsibly to provide our customers with improved products and services.
- We will comply with federal and state privacy laws and regulations.
- We will use a combination of safeguards to protect our customer's information against unauthorized access.
- We will require the companies with which we do business to abide by our privacy policy and to maintain the security of customer information.

We invite you to read through this brochure to learn more about our privacy policy and how we use and protect your personal information.



Our policies for protecting and sharing nonpublic personal information apply to customers with a current or former relationship for personal, family or household financial products or services. We strive to maintain complete and accurate information about you and your accounts. If you believe that our records contain inaccurate or incomplete information, please notify us. We will investigate and correct any inaccuracies.

Confidentiality and Security

We have implemented procedures and guidelines to safeguard the privacy of nonpublic personal information from unauthorized use or improper access. We will continue to enhance our security procedures, as new technologies become available. Only employees who need the information to perform a specific task (for example, our billing or processing clerks or a customer service representative) are granted access to information. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

How We Collect Information

In the process of serving our current and former customer's needs, we have collected a limited amount of non-public personal information. This information may include your name, address, and other contact information, your social security number, products purchased, and certain financial information. We collect the information from a variety of sources including applications or other forms, affiliated companies, transaction histories and occasionally from consumer reporting agencies.

How We Share Information

We may disclose all of the information we collect from our current and former customers, but only in the manner we describe below. The disclosure enables us to provide quality service to you and offer additional services that may be of value to you.

With Selected Outside Companies

We share nonpublic personal information from current or former customers with nonaffiliated third parties who provide support services for us as well as selected companies who operate under joint marketing agreements with us. We may share nonpublic personal information with financial service providers such as banks, credit card issuers, and companies offering consumer financing and credit information that provide financial products or services that will be valuable to you.

We may also share nonpublic personal information to agricultural industry partners such as other cooperatives, our manufacturers and brokers, and direct marketers of related products and services. Further, we share information with companies that perform marketing services on our behalf.

In addition, we may disclose the nonpublic personal information we collect to third parties as permitted by law. For example, we might be required to disclose information about you in response to a subpoena or to credit bureaus or under certain federal or state laws. Or we may provide information to others to complete a transaction you have initiated.

We do not disclose nonpublic personal information to anyone else except as described above. However, in the event that our organization merges with another business entity or substantially all of the assets related to the products and services which you receive from us are acquired by another business entity or fundamental corporate changes occur, it is likely that the nonpublic personal information we collect will be one of the assets transferred to the other business entity. In the event of such a merger, acquisition or fundamental change, we reserve the right to disclose the nonpublic personal information we collect to the other business entity.

In Closing...

Rest assured we will keep your information secure. We will protect your privacy in the way described above automatically, every day, without requiring any action on your part. We want you to know that you can trust us - not only to keep your information secure, but also to provide you with products and services you need today and in the years to come. Thank you for the opportunity to serve you.

Your Right to Opt-Out

This policy is provided to you in accordance with the privacy provisions in the title V of the Gramm-Leach-Bliley Act.

It is your right to tell us not to disclose your nonpublic personal information to other parties not affiliated with us. This means that you may direct us not to disclose your nonpublic personal information to nonaffiliated third parties except where such disclosures are permitted by law.

To opt-out from disclosure of your nonpublic personal information to parties not affiliated with us, please detach and mail the opt-out form(s) to:

Privacy Officer
c/o Evergreen FS, Inc.
PO Box 1367
Bloomington, IL 61702-1367

You will receive a separate privacy notice and opt-out form for each of your accounts. If you wish to opt-out and have multiple accounts, please return the respective opt-out form for each account.

Please do not disclose my nonpublic personal information for the account listed below to other parties except as permitted by law.

Name: _____
Address: _____
Phone: _____
Account Number: _____