

DISCLOSURE OF LOAN INFORMATION
(Rural Home and Farm Related Business Loans)

CONFIDENTIALITY OF BORROWER INFORMATION

Your privacy is important to us. We want you to know that we hold your financial and other personal information in strict confidence. Since 1972, Farm Credit Administration regulations have forbidden the directors and employees of Farm Credit institutions from disclosing personal borrower information to others without your consent. We do not sell or trade our customers' personal information to marketing companies or information brokers.

FCA rules allow us to disclose customer information to others only in these situations:

- We may give it to another Farm Credit institution that you do business with.
- We can be a credit reference for you with other lenders and provide information to a credit bureau or other consumer reporting agency.
- We can provide information in certain types of legal or law enforcement proceedings.
- FCA examiners may review loan files during regular examinations of our association.
- If one of our employees applies to become a licensed real estate appraiser, we may give copies of real estate appraisal reports to the State agency that licenses appraisers when required. We will first remove as much personal information from the appraisal report as possible.

As a member/owner of this institution, your privacy and the security of your personal information are vital to our continued ability to serve your ongoing credit needs.

DISCLOSURE OF LOAN DOCUMENTS

As an applicant, if your loan request will be secured by a first lien on a residential dwelling, we may order an appraisal to determine the value of the property and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

When your loan closes or when your loan contract is later modified or amended, you will be provided with a copy of all loan documents you have signed. Subsequently, upon written request, a copy of those documents as well as other documents, which you have provided that we have made or used will be given to you. There may be a charge for obtaining copies of these documents.

Country Living
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