

Ag Data Use Policy

This Ag Data Use Policy ("**Policy**") establishes the terms by which your Ag Data (defined below) is shared with others when using the FCC AgExpert website and associated applications, products, and services, including Basic and Premium services offered by FCC (collectively "**AgExpert**"). Use of AgExpert is subject to the FCC AgExpert Terms of Use, as well as FCC's Privacy Policy and Security Policy. Please refer to the AgExpert Terms of Use for terms not defined within this document.

Our Guiding Principles

FCC is committed to protecting the privacy and security of our customers' ag data. Our Policy for ag data is the same as it has always been: Solid, Simple, and Built for the Farmer.

The Ag Data FCC Collects

The AgExpert platform is designed to collect and help you analyze different types of data generated on your farm:

Land Data. This may include soil and fertility data, topographical, elevation, watershed, and drainage data, geospatial information, and tillage and conservation data.

Agronomic Data. This may include crop and field information, such as planting data, seed type, yield, disease and pest management application, fertilization, and prescriptions.

Farm Management Data. This may include information related to financial, tax, employment, commodity price, regulatory compliance, supply chain, and other management data.

Machine Data. This may include telematics information, machine health, fuel consumption, load, and data generated by livestock equipment.

Other Farm Data. AgExpert functionality may be enhanced to allow further categories of information for farm management such as livestock data (for example: pedigree, genetic, performance, reproduction, mortality, feed and/or health information) or other categories of information relevant to your farm.

Collectively, these data sources are considered "Ag Data" in this Policy. Each category is meant to be a general guide and is subject to change.

Your Ownership of Ag Data

You are the owner of your Ag Data. FCC believes that ownership should give you the right to share, download, and delete your Ag Data. You agree that you are the owner or have obtained the permission from the owner of any Ag Data you transfer, share, or upload to AgExpert, including any Ag Data you authorize to be transferred from a third party. If you believe any Ag Data uploaded may have multiple owners, you have a duty to obtain each owner's permission prior to transferring, sharing, or uploading to AgExpert. If you allow a person, third party or service to upload your Ag Data on your behalf, you agree that such person or service has permission to do so. You release FCC from any claims that





someone else owns the Ag Data uploaded to your account. You agree that you will not intentionally upload false or misleading Ag Data for any illegal purpose.

Ag Data Sharing with FCC

By using AgExpert, you give your consent to FCC to anonymize and combine your Ag Data with Ag Data from other AgExpert users, creating an aggregated dataset ("Aggregated Data"). Aggregated Data is anonymized by removing your personal information, such as name, address, and phone number, and combined with other data so that other users cannot link Aggregated Data to you. You have no ownership rights to Aggregated Data. Aggregated Data can be used by FCC for any lawful purpose.

AgExpert's default settings include Aggregated Data sharing on the Basic and Premium versions of AgExpert. FCC may offer to subscribers of the Premium version of AgExpert the ability to revoke consent to aggregate their Ag Data. Aggregated Data created prior to your revocation of consent will not be deleted. Basic version users do not have the ability to opt out of aggregated data sharing.

Ag Data Sharing with Others

AgExpert is designed to allow integration of Ag Data sharing with other persons and technology providers. FCC will not share your Ag Data with any person or company unless you provide your consent. FCC will not sell your Ag Data to any third party. FCC has no intention of selling AgExpert to another company, but in such event, you will be provided notice by email and allowed to delete or remove your Ag Data prior to the sale. All companies that provide services to AgExpert and as a result have access to your Ag Data must also abide by this Policy as well as FCC's Privacy and Security Policies.

You may choose to share your individual data with specified people, and AgExpert may make available functionality for you to grant those people access to your data within AgExpert. For each category of person, if functionality exists, you may elect to share all of your Ag Data or specific categories, such as only financial data. You may stop sharing your Ag Data with any person at any time by revoking their permission through the AgExpert application. <u>AgExpert will not share your Ag Data with anyone</u> without your consent. Persons you may share your Ag Data with include:

Trusted Advisors. You have the option of granting certain "**Trusted Advisors**" access to view, edit, upload and download your Ag Data. Trusted Advisors may include agronomists, crop consultants, seed dealer representatives, landowners, accountants and others involved with your farming operation as designated by you. Trusted Advisors must obtain a user ID, login, and must also agree to be bound by this Policy, the FCC AgExpert Terms and Conditions, FCC's Privacy Policy and FCC's Security Policy, and other agreements required by AgExpert. A Trusted Advisor's failure to maintain an AgExpert account will cause the Trusted Advisor to lose access to your Ag Data. Trusted Advisors may not delete your Ag Data.

Technology Providers. AgExpert may integrate with other technology providers, providing you the ability to share Ag Data through links established between AgExpert and these third parties. FCC is continually working to provide users with options to transfer and share data among different companies and data platforms. When your Ag Data is transferred or shared with a third party, your





use is subject to that third party's policies and contract terms. Likewise, AgExpert may allow you to upload Ag Data directly from third party technology providers. AgExpert will not share your Ag Data with other technology providers or third parties without first obtaining your consent.

Other persons or entities. AgExpert may provide you the ability to share certain information with entities such as Federal and Provincial government organizations or crop insurers to assist with such things as regulatory compliance matters or crop insurance purchasing and claims.

Lenders. Lenders working with your farm, including FCC loan officers and employees, will not have access to your Ag Data. AgExpert may provide the ability to generate reports compiled from your Ag Data that you may share with your specific lenders. You may also provide these reports to other lenders that are integrated with AgExpert.

Viewing Aggregated Data

If you are a user of the Premium version of AgExpert and consent to aggregate your data, you will have the ability to view certain Aggregated Data fields, as determined by AgExpert, to compare your farm's performance with other farms. When viewing Aggregated Data, you will not have access to other users' Personal Information or geospatial reference data, making such Aggregated Data anonymous. In order to further protect the anonymity of Aggregated Data, data will be only be presented in a way that no individual or operation is identifiable by geographic area or other identifiable characteristic.

Your Ability to Delete Ag Data

You may delete your Ag Data at any time. Deleting previously uploaded Ag Data will not cause previously Aggregated Data to be deleted, but future aggregation will not include your deleted Ag Data. You may delete your Ag Data after termination or non-renewal of your AgExpert account according to the AgExpert Terms of Use.

Your Ag Data at Termination

If you are a Premium subscriber to AgExpert, upon termination your account shall revert to a Basic level of service. Your Ag Data will not be deleted.

If you are a Basic subscriber to AgExpert and your account is terminated, your Ag Data shall be returned to you in a manner determined by FCC. FCC has no obligation to retain your Ag Data following termination of your Basic account.

How FCC Stores Your Ag Data

Ag Data is stored on servers located in Canada or the United States rented by FCC from reliable service providers. FCC takes reasonable and customary security measures to protect the privacy and security of your Ag Data. In the event of a data breach, natural disaster, or other unforeseen event that causes





your Ag Data to be deleted or compromised, FCC will notify you by email or as required by law. You can also refer to FCC's Privacy and Security Policies linked above.

Limitations on FCC's Liability

FCC is not liable for any damages that result from the disclosure of your Ag Data to any person or company provided such disclosures are made according to this Policy. Further, FCC is not responsible for a loss or unauthorized disclosure of your Ag Data due to (i) an Act of God, (ii) catastrophic event, or (iii) a data breach to the extent not caused by FCC's breach of this Ag Data Use Policy. FCC makes no warranties that use of AgExpert will increase yield, productivity, efficiency, or profitability of your farm. FCC cannot guarantee the accuracy of Aggregated Data and you should not rely on the same when making decisions on your farm. FCC's liability is further limited according to the AgExpert Terms of Use.

Questions about this Policy should be directed to

Farm Credit Canada 1820 Hamilton Street, Box 4320 Regina, SK S4P 2B8

Phone: 1-800-667-7893

