

## PRIVACY POLICY

Duck River Electric Membership Corporation (DREMC) is committed to protecting the privacy of visitors and users of its website and services. This Privacy Policy discloses the security and privacy practices for www.dremc.com, our mobile Web sites, and other applications (collectively referred to as the "Sites"), and to any services that display this notice. This Privacy Policy describes how DREMC, the operator of the Sites, collects, protects, secures, and uses information we receive from visitors and users of the Sites. This Privacy Policy is part of our *Terms of Use Agreement*, which together with this Privacy Policy, govern DREMC's relationship with you in relation to the Sites.

In using DREMC's web-based services (online billing and payment options), you may be asked to provide personal information to participate. Such information may include a member-created login ID, password, name, address, ZIP code, phone number, DREMC account number, member bank and/or credit card information, and e-mail address. This information is secured, and any transmission of your data is encrypted for security. DREMC and our online billing and payment service providers will not release, trade, or sell any information obtained from the members. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to protect your non-public personal information.

**Registration Information.** If you choose to register for service or set up an account on the Sites, you must be at least 18 years of age or older. Registration for the Sites requires that you supply certain personal information, including, in most cases, your first and last name, photo identification and alternative forms of I.D., your age, a unique e-mail address, and your mailing address. You may also be required to create a username and password as part of the registration process for certain applications.

**Links to Other Sites.** The DREMC website may contain links to other sites, like TVA, Facebook and Twitter, not operated by the cooperative. If a user clicks on a third-party link, they will be directed to that third-party's site. It is advised that users review the Privacy Policy of every site visited.

**Device Information.** DREMC may collect non-personal information about the computer, mobile device, or other device you use to access the Sites, such as IP address, geolocation information, unique device identifiers, browser type, browser language and other transactional information.

**Cookie Information.** As is the case with many websites and online applications, the Sites use "cookies," which are small data files that are downloaded onto your computer. The use of cookies is standard on the internet and allows us to tailor your visits to our Site to your individual preferences. We also may contract with third-party service providers who assign cookies and/or

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web beacons to conduct site-tracking for us. These companies use cookies solely to provide us with aggregate data about the Sites' traffic and usage. Although most web browsers automatically accept cookies, you can change your browser to prevent cookies or notify you whenever you are sent a cookie. Even without accepting a cookie, you can still use the features on the Sites.

**Email Correspondence.** Scattered throughout the Sites are links or forms that can be used to contact the Sites so you can comment, make a complaint, make suggestions, and ask questions. Your name, email address, address, and phone number are requested on these forms so we can address our answer in a mannerly way. DREMC may put information from email on file but does not currently sell or license this information with third parties without express authorization from you.

**Communications and Opt-Out**. DREMC offers *The Tennessee Magazine* and may offer from time to time other publications by subscription via email and RSS feed through the Sites. If you no longer wish to receive *The Tennessee Magazine* or other publications via email, email us at corpinfo@dremc.com with "Unsubscribe [name of publication]" in the subject line of your email to be removed from our distribution list for the applicable publication.

**Modification to Privacy Policy.** DREMC may modify this Privacy Policy at any time, at its discretion, and modifications are effective upon being posted on the Sites. You are responsible for reviewing this Privacy Policy periodically to ensure that you are aware of any changes to it.

## Questions, concerns, or complaints

If you have any questions about this Privacy Statement, you can reach DREMC by sending an email to <u>corpinfo@dremc.com</u>.