

PRIVACY POLICY

Arab Electric Cooperative collects nonpublic personal information from its members in the following ways:

1. Information that Arab Electric receives from member applications for electric service or from credit applications or other information received from members.
2. Information that is compiled in the ordinary course of business such as usage and payment histories for member accounts.
3. Information Arab Electric receives from third parties such as consumer reporting agencies.

Nonpublic personal information may include credit scores, social security numbers, usage or payment histories, bank account or credit card information or other private financial information. Arab Electric does not disclose nonpublic personal information to non-affiliated third parties, except as required by law or in providing services to the members. Third parties who have access to nonpublic personal information typically provide services to Arab Electric and its members and are restricted in the use of any information they may receive by confidentiality agreements. Arab Electric may disclose nonpublic personal information to third parties such as credit bureaus or credit reporting agencies in the ordinary course of business such as in the collection of past due accounts.

Arab Electric does not sell nonpublic personal information or share such information with third parties for profit. Information is only shared with service providers to provide efficient services to the members of Arab Electric Cooperative and their families. Arab Electric maintains safeguards to prevent the disclosure of nonpublic personal information to unauthorized third parties and monitors the information collected to make sure that no security breaches have occurred. Arab Electric reserves the right to change privacy policies and disclosures. Any material changes in policy will be communicated to the members in the form of a revised privacy notice.