

TERMS OF USE AND PRIVACY POLICY

Our website address is: www.theenergy.coop

This Terms of Use and Privacy Policy governs the manner in which Energy Cooperative Association of Pennsylvania d/b/a The Energy Co-op (“The Energy Co-op”) and its affiliates collect, use, maintain and disclose information collected from users (each, a “User” or “Visitor”) of its website (“Site”). The Terms of Use and Privacy Policy applies to the Site and all products and services offered by The Energy Co-op and its affiliates. For purposes of this Terms of Use and Privacy Policy, “we,” “us,” and “our” refers to The Energy Co-op and its affiliates.

BY ACCESSING THE SITE, EACH VISITOR AGREES THAT HE OR SHE: (i) IS AT LEAST EIGHTEEN YEARS OF AGE; (ii) WILL USE THIS WEBSITE SOLELY FOR THEIR PERSONAL, NON-COMMERCIAL USE; (iii) WILL ABIDE BY THE TERMS OF USE; (iv) AGREES TO BE BOUND BY THE PRIVACY POLICY STATED HEREIN; (v) AGREES THAT THE TERMS OF USE AND PRIVACY POLICY WILL BE GOVERNED BY THE LAWS OF PENNSYLVANIA AND THAT THE COMMONWEALTH COURTS AND FEDERAL COURTS SITUATED THEREIN WILL HAVE EXCLUSIVE JURISDICTION OVER MATTERS RELATED THERETO; AND (v) AGREES THAT THE ENERGY CO-OP MAY AMEND THESE TERMS OF USE AND PRIVACY POLICY BY POSTING SUCH AMENDED TERMS OF USE AND PRIVACY POLICY ON THIS SITE AND WILL NOT BE OBLIGATED TO PROVIDE VISITORS WITH ANY OTHER NOTICES OF SUCH AMENDMENTS.

The information presented on this Site is intended to be current and accurate, but Users should confirm all information and examine product and service documents, rules and regulations governing enrollment before making decisions or taking action regarding any products or services described on this Site. THE ENERGY CO-OP MAKES NO REPRESENTATION AND PROVIDES NO WARRANTY THAT THE INFORMATION CONTAINED ON THIS SITE IS EITHER COMPLETE OR ACCURATE. NEITHER THE ENERGY CO-OP NOR ITS OFFICERS OR EMPLOYEES WILL BE LIABLE FOR DAMAGES OF ANY TYPE OR KIND ARISING FROM OR RELATED TO THE USE OF OR RELIANCE UPON THE INFORMATION PROVIDED IN THIS SITE.

Collection of Personal Information

We may collect personal identification information from Users in a variety of ways, including, but not limited to, when Users visit our site, register on the site, fill out a form, and in connection with other activities, services, features or resources we make available on our Site. Examples of personal identification information include name, address, email address, phone number, and utility account numbers (“Personal Information”). Users may, however, visit our Site anonymously. **We only collect Personal Information from Users that voluntarily submit such information to us through the Site, via email or through other communication with us.** Users can always refuse to supply Personal Information, except that it may prevent them from engaging in certain Site related activities. If, at any time, a User wants to review, revise or delete the Personal Information that we have collected or express any concerns regarding the Personal

Information that we have collected, then such User should contact us at the contact information provided in this Privacy Policy.

Collection of Non-Personal Information

We may collect non- Personal Information about Users whenever they interact with our Site. Non- Personal Information may include the browser name, the type of computer and technical information about Users means of connection to our Site, such as the operating system and the Internet service providers utilized and other similar information.

Enrollment

We request information from Users on our enrollment or order form. To enroll with us, Users must provide Personal Information, such as name, address, and utility account information. This Personal Information is used for enrollment purposes. If we have trouble processing an enrollment, we will use this Personal Information to contact the applicable User.

Users should carefully protect the Personal Information that is submitted to the Site, either through enrollment or otherwise, including passwords, usernames, location, and images.

Web browser cookies

Our Site may use “cookies” to enhance User experience. A web browser places cookies on a User’s hard drive for record-keeping purposes and sometimes to track information about them. Users may choose to set their web browser to refuse cookies, or to alert them when cookies are being sent. If cookies are refused, note that some parts of the Site may not function properly for such Users. Some of our business partners may use cookies on our site (for example, advertisers). However, we have no access to or control over these cookies.

Note that browser and/or internet settings may allow a User to automatically transmit a “Do Not Track” signal to websites and online services Users visit, including this Site. There is no consensus among industry participants as to what “Do Not Track” means in this context. Like many websites and online services, we currently do not alter our practices when we receive a “Do Not Track” signal from a User’s browser. To find out more about “Do Not Track,” you may wish to visit <http://www.allaboutdnt.com>.

How we use collected information and why we need it

The Energy Co-op may collect and use Personal Information for the following purposes:

- To process enrollments
- To notify Users about changes to our products and services
- To improve member service: information Users provide helps us respond to member service requests and support needs more efficiently.
- To personalize User experience: we may use information in the aggregate to understand how our Users as a group use the services and resources provided on our Site.
- To improve our Site: we may use feedback Users provide to improve our products and services.

- To send periodic emails and other messages

Security: How we protect Personal Information

We adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of Personal Information, username, password, transaction information and other data stored on our Site. The Energy Co-op is required to maintain regulated security protocols for the protection of member data.

Our Site is in compliance with Payment Card Industry Data Security Standard (PCI DSS) vulnerability standards in order to create as secure of an environment as possible for Users.

Sharing Personal Information

We do not sell, trade, or rent Users' Personal Information to any third parties. We may share generic aggregated demographic information not linked to any Personal Information regarding Users with our business partners, trusted affiliates and advertisers for the purposes outlined above. For enrollment purposes, we share a User's Personal Information with the enrollee's utility, with our billing and other vendors, and with our marketing partners in connection with completing an enrollment. In addition, a User's Personal Information may be disclosed to third parties if some or all of The Energy Co-op or its assets are acquired by a third party including by way of a merger, share acquisition, asset purchase or any similar transaction, in which case Personal Information may be one of the transferred assets.

We may transfer Personal Information to third parties if we are under a duty to disclose or share your Personal Information in order to comply with any legal or audit or compliance obligation, in the course of any legal or regulatory proceeding or investigation, or in order to enforce or apply our terms and other agreements with you or with a third party; or to assert or protect the rights, property, or safety of The Energy Co-op, our members, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction and to prevent cybercrime.

We do not allow third-party behavioral tracking.

Third party websites

Users may find advertising or other content on our Site that links to the sites and services of our partners, suppliers, advertisers, sponsors, licensors and other third parties ("Third Party Sites"). We do not control the content or links that appear on Third Party Sites and are not responsible for the practices employed by Third Party Sites. By linking to Third Party Sites, we do not (a) create or have an affiliation with or sponsor such Third-Party Sites or (b) create any endorsement, guarantee, warranty, or recommendation of such Third-Party Sites. In addition, Third-Party Sites or their respective services, including their content and links, may be constantly changing. Third Party Sites and their respective services may have their own privacy policies and customer service policies. Browsing and interaction on any other website, including Third Party Sites, is subject to that Third Party Site's own terms and privacy policies. Users should review any such terms and privacy policies as our Privacy Policy does not govern any Third-Party Sites.

Changes to this Privacy Policy

We have the discretion to update this Privacy Policy at any time. When we do, we will revise the updated date at the bottom of this page. We encourage Users to frequently check this page for any changes to stay informed about how we are helping to protect the Personal Information that we collect. Users acknowledge and agree that it is their responsibility to review this Privacy Policy periodically and become aware of any modifications.

Users' acceptance of this Privacy Policy

By using this Site, Users signify their respective acceptance of this Privacy Policy. If a User does not agree to this Privacy Policy, then such User should not use this Site. A User's continued use of the Site following the posting of changes to this Privacy Policy will be deemed an acceptance of those changes.

Authorization to receive phone calls and text messages

By providing a phone number, each User is affirmatively signifying their written acknowledgment and authorization for us and our affiliates to call or send text messages at the number the User provided with offers about our energy products or services, even if such phone number is on any national or state "Do Not Call" lists. Message and data rates may apply. A User's consent here is not based on a condition of purchase.

Authorization to receive emails

By providing an email address, each User agrees to allow us and our affiliates to send messages that may contain advertisements for products and services. We may also use the email address provided by a User to send such User information and updates pertaining to an enrollment or order. It may also be used to respond to User inquiries, questions, and/or other requests. If User decides to opt-in to our mailing list, they will receive emails that may include company news, updates, related product or service information, etc. Should any User choose to no longer receive marketing emails from us, such User may unsubscribe through the unsubscribe function that can be found at the bottom of each marketing email or by contacting us using the contact information provided in this Privacy Policy. Please allow 10 business days for the email to be removed.

A User may provide their contact preferences (email, phone, etc.) upon enrollment or by contacting us using the information below.

Contacting us

If Users have any questions or concerns about this Privacy Policy or the way we collect, use or store Personal Information, the practices of this Site, or User dealings with this Site, please contact us at:

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