

SAND MOUNTAIN ELECTRIC COOPERATIVE

SUBJECT: Online Privacy Policy

Responsibility: CFO

POLICY NO. 8-1

I. OBJECTIVE

This privacy policy describes how Sand Mountain Electric Cooperative (SMEC) collects, uses, stores, and protects your information when you use our services. This policy applies to all digital platforms SMEC provides, including mobile apps, customer web portals, and other related systems.

By continuing to use our services, you agree to the terms outlined in this policy.

II. POLICY

This privacy policy applies to all digital platforms offered by SMEC, such as:

- Mobile apps (iOS, Android)
- Online customer portals
- Billing and payment systems
- Outage reporting and service request tools
- Usage tracking and consumption dashboards

A. What Information We Collect

1. Information You Provide

When you register or use our services, we collect the information you provide, including:

- Name
- Email address
- Phone number
- Mailing or service address
- Utility account number
- Username and password
- Payment details (credit card or e-check, securely stored as tokens if saved)
- Support messages or inquiries

2. Automatically Collected Information

In order to improve our services, we may automatically collect certain information, including:

- Device type and operating system
- Web browser and version
- Mobile app version
- IP address
- Time and date of access
- Interaction logs with the app
- Device ID

This data is used solely for improving the functionality and security of our services and is not shared with third parties.

3. Location Information

Some features, such as outage reporting, may request access to your device's location.

- We do not share your location with third parties.
- You can turn off location services anytime in your device settings.

B. Payments and Billing

When you make a payment through our services, it's securely processed by third-party providers who comply with PCI standards.

- We do not store your full credit card or bank account numbers.
- If you choose to save a payment method, only a secure token is kept on file.

C. How We Use Your Information

We use your information to:

- Provide, maintain, and improve our services (such as account management, billing, outage tracking)
- Verify your identity and authenticate your account
- Process secure payments
- Respond to your support requests
- Monitor and enhance system performance and security

Rest assured, we do not sell your personal data, nor do we share it for marketing or advertising purposes.

D. Your Opt-Out Rights

You have the right to stop the collection of your data by:

- Uninstalling the mobile app
- Stopping use of the customer portal
- Requesting account deletion of nonessential data by emailing contact@smec.coop.

E. Data Retention

- We retain the information you provide as long as your account is active or as required for regulatory purposes.
- Automatically collected data is kept for up to 24 months, after which it may be anonymized or deleted.
- You can request to have your data deleted unless it's needed for service, legal, or billing reasons.

F. Children's Privacy

Our services are not designed for children under the age of 13, and we do not knowingly collect personal information from children.

If we learn that we have inadvertently collected such data, we will take immediate steps to delete it.

G. Security Measures

We use industry-standard security measures to protect your information, including:

- Secure, encrypted connections (HTTPS)
- User authentication and access controls
- Restricting access to authorized personnel only

While no system can be guaranteed 100% secure, we take all necessary steps to protect your personal data.

H. Updates to This Policy

From time to time, we may update this Privacy Policy. We'll notify you of any changes by:

- Posting the updated policy within our services
- Sending an email or in-app message, where applicable

We encourage you to periodically review this policy to stay informed.

I. Consent to Data Processing

By using our services, you give consent to the collection and use of your information as described in this Privacy Policy.

If you're outside the United States, please note that your data will be processed in accordance with U.S. privacy laws.

J. Contact Us

If you have any questions or concerns about this Privacy Policy or how we handle your personal information, feel free to contact us at:

Sand Mountain Electric Cooperative
Email: contact@smec.coop
Phone: 256-638-2153
P.O. Box 277
Rainsville, AL 35986

Adopted: 09/23/2025