

PRIVACY POLICY

Kankakee Valley Corporation strives to offer visitors to its website the many advantages of Internet technology and to provide an interactive and personalized experience. In order to do so, we may obtain certain personal information from you. The purpose of this privacy policy ("Privacy Policy") is to inform you about the types of information we gather about you when you visit the Site, how we may use that information, and the choices you have regarding our use of that information. This Privacy Policy supplements and is incorporated as a part of Company's Terms of Use. Throughout this Privacy Policy, "we" or "our" refers to Company, and "you" or "your" refers to the person or entity who accesses or uses this Site or its content (the "User"). This Privacy Policy applies solely to information collected at the Site.

COLLECTION and use OF INFORMATION FROM USERS

We collect information on our Users in various ways, including by your voluntary submissions, through surveys, contests, sweepstakes and other promotions and through "cookie" (as explained below) and other tracking technology. The information we collect is used in a variety of ways including, but not limited to: fulfilling and providing services requested by you; improving the Site and our services; notifying you about updates to the Site and our services; and/or informing about products, services and promotions in which you may have interest. We do not release any of your information to third parties.

Personally Identifiable Information

Personally Identifiable Information refers to information that tells us specifically who you are, such as your name, phone number, e-mail, postal address or credit card information, and possibly information relating to certain support or customer service issues ("Personally Identifiable Information"). You generally do not need to provide us with Personally Identifiable Information to use this Site or to obtain information from most of the features on the Site.

In some cases, however, you may be asked to provide Personally Identifiable Information in order to access certain pages of this Site, to use or subscribe to certain online services on this Site or other products or to allow us to provide you with certain personalized or enhanced services that you have requested. How we collect and store information depends on the page you are visiting, the activities in which you elect to participate and the services provided. As noted, you can visit many pages on our Site without providing any Personally Identifiable Information. Other pages may prompt you to provide Personally Identifiable Information.

If you do not want to provide us with any Personally Identifiable Information, you can always decide not to use such services or access such pages on the Site. The choice is yours.

Please remember that if you post any Personally Identifiable Information in public areas of the Site, such as on bulletin boards or chat rooms, such information may be collected and used by other Users over whom Company has no control. Company is not responsible for the use made by third parties of any information you post or otherwise make available in public areas of the Site.

Aggregate Information

From time to time, we may collect general, non-personal, statistical information about the use of the Site, such as how many visitors visit a specific page on the Site, how long they stay on that page, and which hyperlinks, if any, they click on. This information represents a generic overview of our Users' collective viewing habits and allows us and other third parties to modify information, promotions, offers and/or discounts on products and services based on user traffic and behavior. We collect this information through the use of technologies such as "cookies", which are discussed in greater detail in this Privacy Policy. We collect this information in order to determine which areas of the Site are most popular and to enhance the Site for visitors. We may also group this information into aggregate visitor data in order to describe the use of the Site to our existing or potential business partners or other third parties, or in response to a government request. From time to time, we may use this information to optimize third-party offers of products and/or services. We also may share aggregated demographic and preference data with third parties to enable the provision of targeted information, promotions, offers and/or discounts on products and services. However, please be assured that this aggregate data will in no way personally identify you or any other visitors of the Site.

Cookies and Other Tracking Technologies

Like most websites, this Site also may collect information automatically and through the use of electronic tools that may be transparent to Users. For example, Company may automatically collect non-personally identifiable information and data through the use of "cookies". Cookies are small text files a website uses to recognize repeat Users, facilitate the User's ongoing access to the website and facilitate the use of the website. Cookies also allow a website to track usage behavior and compile site usage information that will allow for the improvement of content and target advertising. Most browsers allow you to control cookies, including whether or not to accept them and how to remove them. You may set your browsers to notify you if you receive a cookie, or you may choose to block cookies with your browser.

However, please be aware that some features of our Site may not function or may be slower if you refuse cookies. You may occasionally get cookies from our advertisers or other third parties with links on the Site as described below. We do not control these cookies. The use of advertising cookies sent by third party ad servers is standard in the Internet industry. Tracking technologies may record information such as Internet domain and host names; Internet protocol (IP) addresses; browser software and operating system types; clickstream patterns; and dates and times that our Site is accessed. An IP address is a number that is automatically assigned to your computer whenever you are surfing the web. Web servers, the computers that "serve up" webpages, automatically identify your computer by its IP address. We may link the information we record using tracking technologies to Personally Identifiable Information we collect at the Site for our own and our marketing partners' marketing and advertising purposes. In addition, we reserve the right to use IP addresses and other tracking technologies to identify a visitor when we feel it is necessary to enforce compliance with our Terms of Use, to protect our Site, our customers or others, or when we believe in good faith that the law requires it. The Site may also use technology called "tracer tags". These may also be referred to as "Clear GIFs" or "Web Beacons". This technology allows us to understand which pages you visit on the Site. These tracer tags are used to help us optimize and tailor our Site for you and other Users of our Site.

Disclosures and Transfers of Information

We do not disclose Personally Identifiable Information to third parties, except when one or more of the following conditions is true:

1. You have authorized us to provide such information, including, but not limited to, "opting-in" to a particular service, program or promotion;
2. The disclosure is permitted by relevant law;
3. The disclosure is reasonably related to the sale or other disposition of all or part of our business or assets;
4. The Personally Identifiable Information to be disclosed is publicly available;
5. The party to whom the disclosure is made controls, is controlled by, or is under common control with Company;
6. The disclosure is reasonably necessary for the establishment or maintenance of legal claims; or
7. The disclosure is to persons or entities for whom we are providing services, provided the disclosure is consistent with the purpose for which the personal information was obtained.

Our Service Providers

We may sometimes use other businesses to perform certain services for us, such as hosting or maintaining our Site, storing your information, processing orders or subscriptions, or providing marketing assistance and data analysis. We may provide Personally Identifiable Information to service providers when that information is necessary for them to complete a requested transaction or otherwise perform their duties. Company will take reasonable steps to ensure that these service providers are notified of their obligations to reasonably protect Personally Identifiable Information on Company's behalf.

Business Transfers

As we continue to develop our business, we may buy other businesses or their assets or sell some or all of our business assets. Personally Identifiable Information and other customer information is generally one of the business assets involved in such transactions. Thus, in the event that Company or all of its assets are acquired, such information may be one of the transferred assets.

Protection of Company and Others

Company fully cooperates with law enforcement agencies in identifying those who use our services for illegal activities, and may in its sole discretion disclose Personally Identifiable Information or other information to satisfy any law, regulation, subpoena, or government request or in connection with litigation. Company reserves the right to release Personally Identifiable Information or other information about Users who we believe are engaged in illegal activities or are otherwise in violation of our Terms of Use, even without a subpoena, warrant or court order, if we believe in our sole discretion that such disclosure is necessary or appropriate to comply with any laws, to operate the Site, or to protect the rights or property of Company, its affiliates, or any of their officers, directors, or employees, agents, third party content providers, suppliers, sponsors, or licensors. Company also reserves the right to report to law enforcement agencies any activities we reasonably believe in our sole discretion to be unlawful.

Data Security AND Integrity

We take reasonable precautions to protect the privacy, accuracy and reliability of any information you provide and to protect such information from loss, misuse, unauthorized access, disclosure, alteration and destruction. The Personally Identifiable Information you provide and we collect is stored within databases that we control directly or through our service providers. As we deem appropriate, we use security measures consistent with industry standards, such as firewalls and encryption

technology, to protect your information. However, since no security system is impenetrable, we cannot guarantee the security of our databases, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the Internet. As a result, you transmit any information to or from the Site at your own risk.

If you create an account on this Site, you may be asked to choose a password for your account, in which case your online account information shall be protected by your password. We recommend that you do not disclose your password to any other person. You are responsible for maintaining the confidentiality of your password and Site account and are fully responsible for all activities that occur under your password or Site account. You can access and update information in your account profile at any time by logging in to the website with your login name and password. Once you have logged in, you can update certain of your information such as your name, e-mail, password, and/or change your address.

AFFILIATED SITES, LINKED SITES AND ADVERTISEMENTS

Company expects its partners, advertisers and third-party affiliates to respect the privacy of our Users. However, third parties, including our partners, advertisers, affiliates and other content providers accessible through our Site, may have their own privacy and data collection policies and practices. For example, during your visit to our Site you may link to, or view as part of an Company page, certain content that is actually created or hosted by a third party. Also, you may be introduced to, or be able to access, information, websites or advertisement features offered by other parties through the Site. Company is not responsible for the actions or policies of such third parties. You should check the applicable privacy policies of those third parties when providing information on a feature or page operated by a third party.

Please be careful and responsible whenever you are online. Should you choose to voluntarily disclose Personally Identifiable Information on our Site, such as completing an online form request or e-mail link, that information can be viewed publicly and can be collected and used by third parties without our knowledge and may result in unsolicited messages from other individuals or third parties. Such activities are beyond the control of Company and this Privacy Policy.

CHILDREN

We understand and share your concerns regarding your children's access to Internet and the Internet's access to your children. Consistent with the Children's Online Privacy Protection Act of 1998 (COPPA), we do not knowingly request or accept Personally Identifiable Information submitted to the Site by any visitor under 13 years of age. If we become aware that an individual under age 13 has provided information to Company through the

Site, we will not use or disclose that individual's information for any purpose unless required to do so by law.

RIGHT TO CHANGE POLICY

Company reserves the right, at its sole discretion, to alter this Privacy Policy at any time without prior notice to any User, including to comply with privacy laws, regulations and/or our own or industry standards or otherwise. We encourage you to review this Privacy Policy each time you visit our Site. Your use of our Site at any time, including after any change to this Privacy Policy, indicates your acceptance of this Privacy Policy and the Terms of Use, and any change made to this Privacy Policy or such Terms of Use.

APPLICABLE LAW

This Privacy Policy shall be governed by the laws of the State of Indiana, United States of America, without regard to conflicts of law principles. Any action relating to this Privacy Policy must be filed and maintained in a state or federal court located in St. Joseph County, State of Indiana, United States of America, and each User consents to exclusive jurisdiction and venue in such courts for such purpose.