

WEBSITE PRIVACY POLICY

At Electric Power Board of Chattanooga, an independent board of the City of Chattanooga, Tennessee ("EPB", "us", "we", or "our"), your privacy is important to us and we are committed to protecting it through our compliance with this Privacy Policy. This Privacy Policy describes the types of information we may collect from users ("users" or "you") or that users may voluntarily provide to us when they visit any websites owned by EPB, both current and future, including but not limited to the webpages and services delivered through the domains epb.com, epb. net, and epbfi.com, (collectively, the "Site"), and in email, text and other electronic messages between the users and the Site, and our practices for collecting, using, maintaining, protecting and disclosing that information. This Privacy Policy does not apply to: (i) information collected by EPB offline or through any other means, including any other website operated by EPB or any third party (including our affiliates and subsidiaries); or (ii) any third party (including our affiliates and subsidiaries), including through any application or content (including advertising) that may link to or be accessible from or on the Site.

CONSENT

PLEASE READ THIS POLICY CAREFULLY TO UNDERSTAND OUR POLICIES AND **PRACTICES** REGARDING YOUR INFORMATION AND HOW WE WILL TREAT IT. IF YOU DO NOT AGREE WITH OUR POLICIES AND PRACTICES, DO NOT ACCESS, VIEW OR USE ANY PART OF THE SITE. BY ACCESSING, VIEWING, OR USING ANY PART OF THE SITE, OR BY SUBMITTING YOUR INFORMATION THROUGH THE SITE, YOU CONSENT TO THIS PRIVACY PRIVACY, EPB'S COLLECTION AND SHARING OF YOUR PERSONALLY IDENTIFIABLE INFORMATION ACCORDING TO THE TERMS OF THIS PRIVACY NOTICE, AND TO EPB'S WEBSITE TERMS OF USE, WHICH CAN BE FOUND AT HTTPS://EPB.COM/ LEGAL/WEBSITE AND IS INCORPORATED HEREIN BY REFERENCE.

CHANGES TO THIS PRIVACY POLICY

EPB reserves the right, in its sole discretion, to update, change, modify, add or remove portions of this Privacy Policy from time to time. We will provide notice by, at a minimum, updating this posting. Any changes to this Privacy Policy will be in effect as of the "Last Modified" date referenced in this Privacy Policy. You are expected

to, and you acknowledge and agree that it is your responsibility to, carefully review this Privacy Policy prior to using the Site and from time to time so you are aware of any changes. However, if we make material changes to this Privacy Policy, we will notify you either through the email address you have provided us or by means of a prominent notice on the Site before the change becomes effective. Your continued use of the Site after the "Last Modified" date will constitute your acceptance of and agreement to such changes and to EPB's collection and sharing of your personal information according to the terms of the then current Privacy Policy.

INFORMATION WE COLLECT

We collect information you share through the Site. We may collect personally identifiable information, such as your name, postal address, email address, phone number or any other identifier by which you may be contacted online or offline ("PII") only when you have voluntarily provided such PII to us (e.g., through registration, contact inquiries, etc.). We may also collect information concerning you, including, but not limited to:

- The kind of product or service you are seeking from EPB
- Records and copies of your correspondence (if you contact us)
- Your responses to surveys that we might ask you to complete for research purposes
- Your search queries on the Site
- Details of transactions you carry out through the Site and of the fulfillment of your orders

As a general rule, we use PII and other information we collect only for the purpose for which you have divulged the data to us, such as to answer your inquiries, to address issues you may identify, to grant you access to password protected portions of the Site, to improve the Site, or to forward the information you provide to an internal EPB department for appropriate action. Survey information may be used to improve services and better gauge customer sentiment on issues ranging from services to Site design.

AUTOMATIC DATA COLLECTION

As you navigate through and interact with the Site,

we may use automatic data collection technologies to collect certain information about you, your equipment, and your browsing activities.

We may use Google Analytics or other similar technologies (the "Analytics Technologies") to collect and process certain information about you and your use of the Site. The information collected by the Analytics Technologies is statistical data and does not include PII, and we do not maintain it or associate it with PII we collect in other ways or receive from third parties. You may learn more about how Google uses the information it collects by visiting the following site "How Google uses data when you use our partners' sites or apps" (located at https://policies.google.com/ technologies/partner-sites). Google's ability to use and share information collected by Google Analytics about your visits to the Site is restricted by the Google Privacy Policy (located at https://policies.google.com/ privacy).

Our web servers and/or the Analytics Technologies may collect and store the following general information about you: the originating name of the domain from which you access the Internet; the date and time you access the Site; the pages of the Site you visit or the services you access on the Site; the Internet address of the website from which you linked directly to the Site; and the type of device, device ID, operating system and web browser you use to access the Site. This information is collected automatically. It is used to help us understand how people are using the Site and to improve the Site and deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns
- Store information about your preferences, allowing us to customize the Site according to your individual interests
- Speed up your searches
- Recognize you when you return to the Site

Our web servers and/or Google Analytics may also collect Internet protocol addresses (the Internet address of a computer or other device) to track a user's session while the user remains anonymous. We analyze this data for certain trends in statistics, such as which parts of the Site users are visiting and how long they spend there.

Portions of the Site may use cookies and web beacons to improve user experience. Cookies are small files containing user-specific information generated by a web server and stored on a user's computer or device for future access. Cookies are used to remind us of who you

are in order to deliver you better service. Web beacons are small files (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit EPB, for example, to count users who have visited certain pages and for other related Site statistics (for example, recording the popularity of certain Site content and verifying system and server integrity).

DO NOT TRACK POLICY

We may also use these automatic data collection technologies to collect information about your online activities over time and across third-party websites or other online services ("Behavioral Tracking"). "Do Not Track" is a proposed standard that is currently under development. As it is not yet finalized, we adhere to the standards set out in this Privacy Notice and we do not currently respond to "Do Not Track" signals on the Site or on third-party websites or online services where we may collect information. The information we collect automatically is statistical data and does not include PII, and we do not maintain it or associate it with PII we collect in other ways or receive from third parties.

Some content or applications on the Site are served by third-parties, including advertisers, ad networks and servers, content providers and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use the Site. The information they collect may be associated with your PII or they may collect information, including PII, about your online activities over time and across different websites and other online services. They may use this information to provide you with targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about targeted content, you should contact the responsible party directly. For information about how you can opt out of receiving targeted advertising from certain providers, see "Choices About How We Use and Disclose Your Information."

HOW WE USE YOUR INFORMATION

We may use the information that we collect about you or that you provide to us, including any PII:

- To present the Site and its contents to you
- To provide you with information, products, or services that you request from us
- To fulfill any other purpose for which you provide it
- To carry out our obligations and enforce our rights

- arising from any contracts entered into between you and us, including for billing and collection
- To notify you about changes to the Site or any products or services we offer or provide through it
- In any other way we may describe when you provide the information
- For any other purpose with your consent

By using the Site, you are consenting to this.

WHAT INFORMATION IS SHARED AND WITH WHOM

EPB does not rent or sell your PII to outside marketers. We may disclose aggregated information about our users [, and information that does not identify any individual,] without restriction. EPB may share your information (as described in this Privacy Policy) on a "need to know" basis with its affiliates, subsidiaries, or divisions and with their respective officers, directors, employees, accountants, attorneys, and agents, or with EPB's business partners. In certain circumstances, we may share data with vendors to help us:

- Provide you with products and/or services that you requested from us
- Operate or conduct maintenance and repair of the Site or the equipment used to operate the Site
- Perform statistical analysis
- Send you email or postal mail
- Provide customer support

We may also share data with vendors for any other purpose disclosed by us when you provide the information or with your consent. All such third parties are required to maintain the confidentiality of your information and are prohibited from using your PII except for the purposes for which we disclose it to them or as required by law. Text messaging originator opt-in data and consent information will not be shared with any third parties.

We may provide information to regulatory authorities and law enforcement officials in accordance with applicable law or when we otherwise believe in good faith that the law requires it. There may be instances when we may access or disclose your information in order to protect or defend the legal rights or property of EPB and its affiliated companies or their employees and agents, to protect the safety and security of users, and to protect against fraud.

EPB may sell, transfer or otherwise share some or all of its assets in connection with a merger, reorganization or sale of assets, or in the event of bankruptcy, without your permission. In such an event, PII may be one of the assets transferred.

The Site is developed and supported by third-party vendors, who may in the course of performing their services for us have access to your PII. We contractually require such vendors to maintain the confidentiality of your PII and keep your PII secure. We do not allow such vendors to use or share your PII for any purpose other than in performing services for us.

CHOICES ABOUT HOW WE USE AND DISCLOSE YOUR INFORMATION

We strive to provide you with choices regarding the PII you provide to us. We have created mechanisms to provide you with the following control over your information:

- Tracking Technologies and Advertising. You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of the Site may then be inaccessible or not function properly.
- Disclosure of Your Information for Third-Party Advertising. EPB does not share your PII with unaffiliated third parties for promotional purposes.
- Google Analytics Opt-out Option. If you do not want your information collected with Google Analytics, you can install the Google Analytics opt-out browser add-on. To opt-out of Google Analytics, visit the Google Analytics opt-out page (located at https://tools.google.com/dlpage/gaoptout) and install the add-on for your browser. For more details, visit the "Google Analytics opt-out browser add-on" page (located at https://support.google.com/analytics/answer/181881?hl=en).

DATA SECURITY

We have implemented measures designed to secure your PII from accidental loss and from unauthorized access, use, alteration and disclosure. All information you provide to us is stored on secure servers behind firewalls. Your PII is password protected and restricted within our organization to employees and trusted partners that need access to your PII in order to correspond with you and provide the products and/or services that you requested from us. The safety and security of your information also depends on you. Where we have given you (or you have chosen) a password for access to certain parts of the Site, you are responsible for keeping this password confidential. Unless EPB requests your password in order to troubleshoot an issue you are reporting, do not to share your password with anyone.

Unfortunately, the transmission of information via

the Internet is not completely secure. Although we do our best to protect your PII, we cannot guarantee the security of your PII transmitted through the Site. Any transmission of PII is at your own risk. We are not responsible for circumvention of any privacy settings or security measures we provide.

LINKED SITES

This Privacy Policy is applicable only to the Site and does not apply to any third-party websites or to other companies or persons that may access the Site, with or without our permission. The Site may contain links to, and media and other content from, other websites. In addition, such third-party media and content may also contain external links. Because of the dynamic media capabilities of the Site, it may not be clear to you which links are embedded in the Site and which are embedded in third-party media and/or content. EPB cannot and does not guarantee the privacy policies and practices of any third party. EPB does not control, operate, or endorse any information, products, or services of any third-party websites that may be reached through links from the Site. EPB is providing these links only as a convenience to you.

The use of any PII provided by you to, or automatically collected from, a third party will be governed by that party's privacy policies. If you are unsure whether a website is controlled, affiliated, or managed by EPB, you should review the privacy policies at each linked website to determine how that site treats your PII.

PROTECTING CHILDREN

The Site is offered and available only for the personal use of EPB customers who are residents of the United States and are 18 years of age or older and who agree to be bound by these Terms of Use. By accessing or using the Site, you represent and warrant that you are of legal age to form a binding contract with EPB and meet all of the foregoing eligibility requirements. Individuals under the age of 18 may utilize the Site only with the involvement of a parent or legal guardian, under such person's account and otherwise subject to this Privacy Policy.

ACCESS AND UPDATE YOUR INFORMATION

If you have any questions about PII that may be retained by EPB, you may contact us at privacy@epb.net. Upon your request, EPB will provide to you the PII under its control, if any, as well as information about the ways in which that information is being used and disclosed. EPB only collects PII for the purposes of providing you with products and/or services that you requested from us and

the support of those products and/or services. EPB will use commercially reasonable efforts to ensure that PII we may be using or disclosing is accurate and complete. If you demonstrate that your information is inaccurate or incomplete, the information will be amended as appropriate. We will use commercially reasonable efforts to respond to any request and update your PII, if necessary.

GOVERNING LAW

This Privacy Policy and any disputes related thereto shall be governed by and construed in accordance with the laws of the State of Tennessee, exclusive of its choice of law rules.

CONTACT INFORMATION

To ask questions or comment about this Privacy Policy and EPB's privacy practices, contact us at privacy@epb.net or 423-648-1218.