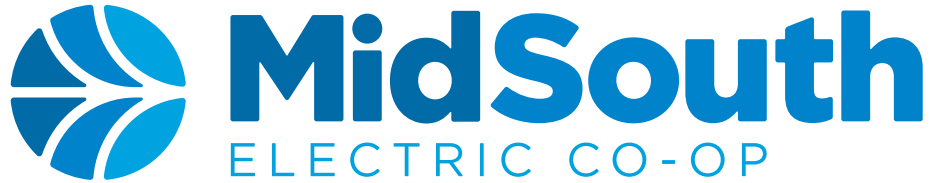


**MIDSOUTH ELECTRIC CO-OP
2020 PRIVACY POLICY NOTICE**



2020 Privacy Policy Notice

A. Categories of Information Collected: MidSouth Electric Co-op collects and maintains appropriate information about its member-consumers, including:

1. Contact information, including a member-consumer's name, address, telephone number, and e-mail address. MidSouth Electric Co-op might also collect a user name and password for online access.
2. Billing information, including Social Security number, credit information, financial account information, and payment history.
3. Electric usage data gathered by MidSouth Electric Co-op's metering systems and a member-consumer's service history which may include information on a member-consumer's property and appliances and information maintained for meter reading purposes (e.g., warning about a dog in the yard).
4. Capital and patronage account information for member-consumers and former member-consumers and contact information for former member-consumers resulting from membership and governance activities.
5. Responses to member-consumer survey(s) conducted by MidSouth Electric Co-op to identify needs or improve service.
6. Additional information about a member-consumer or a member-consumer's property, appliances, and activities obtained through services offered by MidSouth Electric Co-op or its affiliates, such as security, home improvement, and lifeline services.

B. Purposes for Collection; Access and Correction

1. MidSouth Electric Co-op collects and maintains information about member-consumers for purposes that are suitable to its operations and management. Information is collected only through lawful and fair means and for appropriate purposes.
2. MidSouth Electric Co-op is committed to maintaining accurate, complete, timely, relevant, and appropriate information about member-consumers as necessary for the purpose for which the information is to be used. MidSouth Electric Co-op generally permits its member-consumers to access and seek correction of records about themselves that are maintained and used by MidSouth Electric Co-op to provide service, for billing, and to manage capital accounts. Any request for, or disputes relating to, access, correction, or other matters should be directed to:

MidSouth Electric Co-op
Member Services
P. O. Box 970
7550 Highway 6
Navasota, Texas 77868
936-825-5100
Email: memberservices@midsouthsynergy.com

MidSouth Electric Co-op will do its best to resolve any questions or problems that may arise regarding the use of member-consumer information.

3. MidSouth Electric Co-op provides usage data to member-consumers who have access to electric usage data through an interface, such as a website or in-home display.

C. MidSouth Electric Co-op Collection of Member-Consumer Information: MidSouth Electric Co-op collects member-consumer information through the following methods:

1. When member-consumers create an account and interact with MidSouth Electric Co-op regarding their account, utility service, or participation in MidSouth Electric Co-op programs.
2. When member-consumers use electricity service and metering systems including smart meters.
3. When member-consumers interact with MidSouth Electric Co-op through its website www.midsouthelectric.com.
4. When MidSouth Electric Co-op interacts with third parties, such as credit agencies.

D. Use and Retention of Member-Consumer Information by MidSouth Electric Co-op

1. MidSouth Electric Co-op uses information about member-consumers in defined and responsible ways in order to manage, provide, and improve its products, services, and operations, for example: administer member-consumer accounts; inform member-consumers about their energy usage; provide member-consumers with outage information, peak alerts, and warning messages; and communicate with member-consumers about programs or opportunities that may be of interest to them.
2. Data about member-consumers' electric usage may be compiled in aggregate form so that an individual member-consumer's daily energy usage habits are not revealed, and such data may be used by MidSouth EC to improve system operations, efficiency and overall customer service.
3. MidSouth EC retains member-consumer information, including energy usage data, in such amounts and for such periods of time as required by law or regulation or as reasonably necessary to provide services, as more fully set forth in the MidSouth EC Retention Policy.

E. Security

1. MidSouth EC maintains member-consumer information with reasonable and appropriate technical, administrative, physical and cyber safeguards to protect against loss, unauthorized access, destruction, misuse, modification, and improper disclosure of member-consumer information, including encryption and restricted access. Member-consumers are warned, however, that no system can ever be fully protected against every possible hazard.
2. MidSouth EC requires its employees, affiliates and contractors who have access to member-consumer information to agree in writing to comply with this privacy and confidentiality policy. Any employee or contractor who fails to comply with these rules may be subject to disciplinary action up to and including termination.
3. Member-consumer information that member-consumers may access through MidSouth EC's website is protected using cyber security protocols designed to prevent unauthorized third parties from accessing such information.

F. Disclosure to Third Parties

1. MidSouth EC does not share member-consumer information, which information may include a member-consumer's electric usage data and/or information that can reasonably be used to identify an individual, with a third party, except at the member-consumer's prior written request, with the member-consumer's prior written consent, or as described below. Member-consumers who wish to authorize MidSouth EC to disclose their information to a third party may do so by contacting MidSouth Electric Co-op as described below.

2. Information may be disclosed to affiliates or contractors hired by MidSouth EC to assist in carrying out operations, such as service, maintenance, billing, and management functions including legal, audit, and collection services. Information may also be shared with other utilities under shared service agreements or to meet operational requirements. Information will only be disclosed to such persons to the extent necessary to render the services, and only to those who agree in writing to maintain the confidentiality and security of the information.
3. MidSouth EC may disclose to and share information with commercial and consumer credit reporting agencies for credit-related activities (e.g., the reporting of bad debts).
4. Sufficiently aggregated information may be disclosed to third parties where necessary or beneficial for MidSouth EC's operations; for example, to improve efficiency and overall customer services.
5. Information may be disclosed when authorized or required by law, including in response to a search warrant, subpoena, or court or law enforcement order. For example, MidSouth EC may use and disclose records for investigations into employee misconduct or for law enforcement investigations related to its business. Disclosures may also be made when appropriate to protect Mid-South Synergy's legal rights or in situations involving an imminent threat to life or property. Mid-South Synergy will take reasonable steps to limit the scope and consequences of any of these disclosures.
6. For home security customers, if any, MidSouth EC may share information with law enforcement authorities, as may be authorized in security service agreements.
7. In addition, information may be shared with affiliates and partners of MidSouth EC that offer products and services of interest to member-consumers. Member-consumers may request that their information not be shared with affiliates or partners for the offering of new products and services by sending a written request to MidSouth Electric Co-op, P. O. Box 970, Navasota, Texas 77868. Nevertheless, MidSouth EC does not sell, rent, loan, exchange, or otherwise release member-consumer information to non-affiliated third parties or partners for their marketing purposes, without a member-consumer's prior written consent.
8. MidSouth EC may make information regarding third party products and services available to member-consumers through MidSouth EC's website.

G. Disclosure of Membership Lists to Member-Consumers

1. Membership lists of MidSouth EC may be disclosed to a member-consumer of the Cooperative or proper purposes, such as in connection with Cooperative election activities. Such disclosures will only be made in accordance with a policy adopted by the Board, and further uses of any lists so disclosed will be subject to that policy.
2. In some instances, membership lists may be made available for appropriate uses without disclosing or sharing the list to a third party. For example, MidSouth EC may undertake a mailing on behalf of and at the expense of a third party.

H. How to Contact MidSouth Electric Co-op

1. This policy is maintained and supervised by MidSouth Electric Co-op's Member Services Department.
2. Questions about the Privacy Policy may be directed to that department as follows:

MidSouth Electric Co-op OR memberservices@midsouthsynergy.com
Member Services Department
P. O. Box 970
7625 Highway 6
Navasota, Texas 77868
936-825-5100