

ANONYMOUS REPORTING: ETHICSPPOINT™

FRONTIER FARM CREDIT

HOW TO FILE AN ETHICSPPOINT™ REPORT

Reports can be filed at any computer that has Internet access. And, it is as easy as 1-2-3.

1. Access EthicsPoint to report
2. Complete a report
3. Follow-up 3 to 5 business days later

EthicsPoint is designed to maintain your confidentiality and anonymity at every step. Step-by-step instructions guide you to help ensure that you do not inadvertently compromise its safeguards.

Step 1: Access EthicsPoint to Report:

Use any **one** of these two convenient channels of communication.

1 Go to:

www.ethicspoint.com

Public Internet

2 Call:



1-866-384-4277

Toll-Free Phone

Internet

The Internet address:

https://secure.ethicspoint.com/domain/en/report_company.asp?clientid=7559

This Internet address can be accessed from any Internet location – your home, a public library and others.

Toll-Free Phone Number

Frontier Farm Credit has a dedicated, EthicsPoint toll-free phone number that is available 24 hours per day, 7 days per week: 866-ETHICSP (866-384-4277). A compliance specialist from EthicsPoint will assist you in entering your report into the EthicsPoint system.

Step 2: Complete a Report:

Following the on-screen or compliance specialist's instructions please complete a report, being as thorough as you can.

1. Specify what kind of report you would like to make from the available choices.
2. Please read or listen carefully to the anonymity information to ensure that you do not compromise your identity in the reporting process. Click on or say "I agree."

3. You will now complete the report, providing information about the incident, including:

- **Who:** persons engaged in the incident, including titles;
- **What:** what specifically occurred;
- **Where:** the location of the incident; and
- **When:** the time and duration of the incident.

4. Next, you will be asked to create a password. Then the EthicsPoint system will generate an identification code called a "Report Key." Write them both down, and keep them in a safe place. You will need them to follow-up later, or if you ever want to review or amend your report.

Step 3: Follow-Up 3 to 5 Business Days Later:

After you complete your report, please return to the EthicsPoint system 3 to 5 business days later to see if there are any follow-up questions or requests.

1. Reconnect with the EthicsPoint system using either of the two channels of communication: **Internet or Toll-Free Phone.**
2. This time click (or ask to perform) a Follow-Up.
3. Provide your Report Key and password.
4. You can now elect to review report details, respond to questions, and add information.
 - To review your report, just click "Review Report Details" or ask the EthicsPoint compliance specialist.
 - You will be told if your company has entered questions about your report. Answer the questions verbally or by typing in the question boxes and click "Submit."
 - You can add information to the report verbally or by using the "Submit New Information" box.
5. If you have agreed to participate in an EthicsChat, click "Chat About This Report" at the specified time. Type your comments into the field at the bottom of the window and click "Submit."

An EthicsChat is a real-time communication between you and an Association representative to clarify details and answer questions. Like the rest of the EthicsPoint system, EthicsChat is confidential and anonymous.

6. You may return any time to review your report, answer questions, and add information. While you will not be able to change your original report, you will be able to clarify or update information.