

Listen Up Hotline

Alabama Farm Credit Ensures High Standard of Conduct

Alabama Farm Credit has always maintained a strict standard of conduct to protect the Association — and thereby, its stockholders — from unethical practices. While we hope that such practices will not occur, we are not leaving that possibility to chance.

Instead, Alabama Farm Credit provides a whistleblower hotline, called Listen Up, for employees, stockholders, vendors and other concerned parties to anonymously report activity they believe to be fraudulent or illegal.

Alabama Farm Credit voluntarily adopted this hotline following the enactment of the 2002 Sarbanes-Oxley (SOX) Act, which addressed a number of major corporate and accounting scandals such as those affecting Enron.

What Is Listen Up?

Listen Up is an outside firm that provides a confidential communication service, or whistleblower hotline, that allows a person to report irregularities anonymously either through a Web site, phone call, fax or mail.

The service brings these complaints to the attention of the association but does not investigate the cases. Upon receipt of a complaint, Listen Up notifies the assigned case manager(s) at the Association, who in turn investigate and respond to the complaint. However, if management is whom the complaint is regarding, only the board chairman, audit committee chairman and the Farm Credit Bank of Texas legal department are notified.

The Listen Up Web site provides case managers with the tools to handle complaints on a case-by-case basis. If necessary, case managers also can grant access to a third party, such as an attorney.

All Employees Take Responsibility

Every employee and stockholder in Alabama Farm Credit is encouraged to always speak honestly and openly. The Association's desire is to maintain a culture that encourages open critique without fear. We hope that unethical behavior will never occur in our Association; however, should it happen, we want to encourage and support people who will bring it to light.

Alabama Farm Credit is proud to be your lender and, in your best interest, to protect our culture of integrity with Listen Up.

The Listen Up hotline can be reached at 1-866-398-0010 or on the Web at www.listenupreports.com.