COOKIE POLICY

FermTrading, Inc.

Effective Date: September 17, 2026 (revision 2)

ARTICLE I - INTRODUCTION

1.1 This Cookie Policy ("Policy") explains how FermTrading, Inc., a Delaware C Corporation ("Company," "Ferm," "we," "us," or "our"), uses cookies and similar tracking technologies on our website and platform located at https://tryferm.com (the "Platform").

1.2 This Policy should be read in conjunction with our Privacy Policy (https://tryferm.com/privacy) and Terms and Conditions (https://tryferm.com/terms).

1.3 This notice is not a request for blanket consent. Necessary storage supports core service functions. Optional analytics and advertising/referral storage require your separate choices in Privacy settings. Continued browsing or accepting Terms does not grant optional tracking consent.

ARTICLE II - WHAT ARE COOKIES

2.1 Cookies are small text files placed on your device (computer, tablet, or mobile phone) when you visit a website. They are widely used to make websites work efficiently, provide information to site owners, and enhance user experience.

2.2 Cookies may be "session cookies" (which expire when you close your browser) or "persistent cookies" (which remain on your device for a set period or until you delete them).

2.3 Cookies may be set by the website you are visiting ("first-party cookies") or by third-party services operating on that website ("third-party cookies").

ARTICLE III - COOKIES WE USE

3.1 The following table describes the cookies and local storage entries used on the Platform. This inventory matches Article VII of the Privacy Policy, which is the authoritative description of our tracking technologies:

Cookie / Storage	Category	Purpose	Duration	Required?
ferm_session (cookie)	Strictly Necessary	HttpOnly JWT authentication session	Approximately 6 hours / session	Yes
ferm-session-hint (cookie)	Strictly Necessary	Signed HttpOnly session hint used by web middleware for routing	30 days	Yes

Cookie / Storage	Category	Purpose	Duration	Required?
ferm_ref / ferm_web_ref (cookies)	Advertising / Referral attribution	Family program attribution after advertising permission (first-touch)	30 days	No
PostHog cookies and local storage	Analytics	Product analytics and session replay (page views, feature usage, session duration, error tracking)	Per PostHog defaults (persistent)	No
Google Ads conversion cookies	Advertising / Conversion measurement	Record a completed paid evaluation purchase for Google Ads. Not used for remarketing or ad personalization.	Per Google defaults	No
ferm_optional_consent / ferm.cookieConsent.v1	Necessary preference record	Versioned separate analytics and advertising choices	Cookie: 180 days; local choice until changed or version expires	Yes
ferm-auth (local storage)	Functional	Cached user profile for interface rendering (not the session token)	Until cleared	No
ferm.deviceId (local storage)	Functional / Security	Device identifier used for fraud and referral-abuse detection	Persistent	No
Interface preferences (local storage)	Functional	Theme selection, onboarding progress, dismissed notices	Until cleared	No

3.2 Strictly Necessary Cookies. These cookies are essential for the Platform to function. They enable core functionality such as user authentication, session persistence, and security protections. The Platform cannot operate without these cookies, and they cannot be disabled.

3.3 Analytics Cookies. Analytics is provided by PostHog, hosted on PostHog's United States cloud and served through a first-party proxy subdomain (the proxy strips inbound cookies before forwarding). When you are signed in, analytics events may be associated with your user identifier, hashed email identifier and username. Session replay masks all form inputs and all rendered text, and sensitive URL parameters are redacted before transmission. Analytics data is used to improve Platform performance, identify bugs, and understand feature adoption. It is not used for advertising, profiling for advertising purposes, or cross-site tracking, and it is never sold. See Article VII of the Privacy Policy for full details.

3.4 Google Ads Conversion Measurement. This tag loads only after advertising permission. It records confirmed paid evaluations using the charged amount, currency and a pseudonymous transaction key. Its network requests also disclose connection information such as IP address and browser metadata. Ferm does not deliberately include email addresses, payment credentials or trading records in the conversion event.

Remarketing and ad personalization are not enabled.

ARTICLE IV - COOKIES WE DO NOT USE

4.1 The Company does not use, and the Platform does not set, any of the following categories of cookies:

Category	Status
Google Analytics (GA4)	Not used
Meta Pixel or other social pixels	Not used
Retargeting or remarketing cookies	Not used
Ad personalization or audience profiling cookies	Not used
Lead-form, phone-call, or page-view conversion tags	Not used

4.2 We do not sell cookie data to data brokers. Google Ads receives only the conversion event described in section 3.4, and only when measurement is enabled.

ARTICLE V - MANAGING AND DISABLING COOKIES

5.1 Privacy Settings and Browser Controls. Use the persistent Privacy settings button to independently allow or refuse analytics and advertising/referral measurement, or withdraw a previous choice. Refusal leaves core access available. Withdrawal stops subsequent consent-based SDK capture, clears accessible optional storage and reloads the page to unload running tags. Provider-held records are subject to applicable retention/deletion rights; withdrawal does not undo lawful past processing. You may also manage storage in your browser:

- Google Chrome: https://support.google.com/chrome/answer/95647

- Mozilla Firefox: https://support.mozilla.org/en-US/kb/cookies-information-websites-store-on-your-computer

- Apple Safari: https://support.apple.com/guide/safari/manage-cookies-sfri11471

- Microsoft Edge: https://support.microsoft.com/en-us/microsoft-edge/delete-cookies-in-microsoft-edge-63947406-40ac-c3b8-57b9-2a946a29ae09

5.2 Consequences of Disabling Cookies. If you disable strictly necessary cookies, you will be unable to log in to the Platform or maintain an authenticated session. If you disable analytics or Google Ads conversion cookies, no functionality will be lost.

5.3 Browser Signals. Global Privacy Control disables advertising/referral measurement even if an earlier advertising choice allowed it. The Platform does not rely on the older Do Not Track signal to establish or withdraw consent; Privacy settings remain available.

ARTICLE VI - SIMILAR TECHNOLOGIES

6.1 Local Storage. The Platform uses browser local storage (localStorage and sessionStorage) to store user preferences, interface state, a cached copy of your profile, and a device identifier used for fraud detection. The authentication session token itself is stored in an HttpOnly cookie, not in local storage. Local storage operates similarly to cookies but is not transmitted with HTTP requests.

6.2 Similar Technologies. The Platform does not use web beacons, tracking pixels, or clear GIFs for remarketing or cross-site tracking. Google Ads conversion measurement uses the Google tag described in section 3.4.

ARTICLE VII - INTERNATIONAL USERS

7.1 International Visitors. Optional analytics and advertising/referral tracking stay off until you choose each relevant purpose, including where location is unknown and throughout the EU, EEA and UK. The Terms checkbox is not cookie consent. Browser choices are device/browser specific.

7.2 California. Advertising disclosures may fall within statutory definitions of sale or sharing even without payment. Privacy settings and Global Privacy Control disable advertising measurement. See the Privacy Policy for applicable rights and request methods.

ARTICLE VIII - CHANGES TO THIS POLICY

8.1 The Company reserves the right to update this Cookie Policy at any time to reflect changes in technology, legislation, or our business practices. The "Effective Date" at the top of this document indicates the date of the most recent revision.

8.2 We encourage you to review this Policy periodically to remain informed about our use of cookies.

ARTICLE IX - CONTACT

For questions regarding this Cookie Policy, please contact:

FermTrading, Inc.
4335 Cadieux Road, Detroit, MI 48224, United States
Email: privacy@ferm.trade
Website: https://tryferm.com

This Cookie Policy is incorporated by reference into the Company's Privacy Policy.

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