

# COOKIE POLICY

FermTrading, Inc.

Effective Date: August 21, 2026

## 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://ferm.trade> (the "Platform").
- 1.2 This Policy should be read in conjunction with our Privacy Policy (<https://ferm.trade/privacy>) and Terms and Conditions (<https://ferm.trade/terms>).
- 1.3 By continuing to use the Platform, you consent to the use of cookies as described in this Policy. If you do not agree, you may disable cookies through your browser settings as described in Article V; however, certain features of the Platform may not function correctly without cookies.

## 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 (cookie)                     | Functional / Attribution | Family program attribution (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        |
| 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 are associated with your user identifier, email address, 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.

## 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   |
|---------------------------------------------|----------|
| Advertising / targeting cookies             | Not used |
| Third-party ad network cookies              | Not used |
| Social media tracking pixels                | Not used |
| Cross-site tracking cookies                 | Not used |
| Retargeting or remarketing cookies          | Not used |
| Profiling or behavioral advertising cookies | Not used |

**4.2** We do not sell, share, or disclose cookie data to advertisers, data brokers, or any third party for marketing

purposes.

## **ARTICLE V - MANAGING AND DISABLING COOKIES**

**5.1 Browser Controls.** You may manage, block, or delete cookies through your browser settings. The following links provide instructions for common browsers:

- 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 cookies, no functionality will be lost; however, we will be unable to collect usage data to improve the Platform.

**5.3 Do Not Track.** The Platform does not currently respond to "Do Not Track" (DNT) browser signals, as there is no industry-standard protocol for DNT compliance. However, given that we do not use advertising or cross-site tracking cookies, the practical effect is equivalent to honoring a DNT request.

## **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 No Web Beacons or Pixels.** The Platform does not use web beacons, tracking pixels, clear GIFs, or similar technologies for advertising or cross-site tracking purposes.

## **ARTICLE VII - INTERNATIONAL USERS**

**7.1 European Union and United Kingdom.** Under the GDPR and the UK GDPR, strictly necessary cookies may be set without consent because they are essential to provide the service. Analytics, session-replay, and other non-essential cookies (including PostHog) are not set for EU or UK visitors until you accept them through the cookie banner. You may accept, reject, or later withdraw that consent. Rejecting non-essential cookies does not prevent you from using the Platform. The Terms checkbox is not cookie consent.

**7.2 California.** Under the California Consumer Privacy Act (CCPA/CPRA), cookies that collect personal information are subject to disclosure. The Company does not sell personal information collected through

cookies. For more information, see the CCPA section of our Privacy Policy.

## **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](mailto:privacy@ferm.trade)

Website: <https://ferm.trade>

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

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FermTrading, Inc.

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