

PRIVACY POLICY

Effective September 11, 2026

This Privacy Policy describes how ARMOUR Residential REIT (“**ARMOUR**”, “**we**”, “**our**”, or “**us**”) collects, uses, shares, and protects personal information when you interact with our website and email communications (the “**Services**”).

This Privacy Policy only covers ARMOUR. If you visit other websites or services, even ones we link to, their own privacy policies apply. We encourage you to review those policies directly.

1. INFORMATION WE COLLECT

Depending on the nature of your interaction with ARMOUR, we may collect personal information as follows:

Directly from you, when you provide information to us or interact with us:

- *Contact information*, such as your email address and telephone number.
- *Any additional information you choose to provide*, including questions, suggestions, and feedback.

Automatically from you, when you visit our Services, *device information and online user activity*, as described in the next section.

From third parties, *information about the marketing and advertisements you have seen or clicked on*, from online advertising companies.

2. COOKIES AND INFORMATION COLLECTED BY AUTOMATED MEANS

Certain information is automatically collected from you when you interact with our Services. This information includes:

- *Usage details* about your interaction with our Services, such as the date, time, and length of visits, specific pages or content accessed during the visits, search terms, frequency of the visits, and referring address.
- *Device information* about the device you use to access our Services, such as IP address, device type, unique device identifier, operating system, browser type, and mobile network information.
- *Location information* where you choose to provide the Services with access to information about your device’s location.

Much of this information is collected through cookies and other tracking technologies, which may be operated by our partners who assist us in providing the Services, understanding usage of the Services, serving ads, and security and fraud prevention.

See Section 5 (**PRIVACY CHOICES**) for more information on managing your cookie preferences.

3. HOW WE USE INFORMATION

We use the personal information we collect from you to:

- Provide and operate the Services; create and maintain accounts; deliver requested content.
- Respond to your requests and questions; communicate with you; provide troubleshooting and other support; and provide important notices.
- Design and administer marketing and promotional campaigns; evaluate the effectiveness of these campaigns; and send email updates, including company news, dividend announcements, and investor updates.
- Manage, maintain, and operate the Services; diagnose or fix technology problems; monitor the performance of the Services; analyze usage trends in aggregate; and understand how you access and use the Services.
- Improve the Services; grow our business; and develop new products and services.
- Comply with legal requirements; defend against legal claims or other demands; respond to subpoena, court order, or other legal process or request; protect the rights of ARMOUR, you, or others; and detect, investigate, and prevent activities that may violate our policies or be fraudulent or illegal.
- Perform internal administration, auditing, program evaluation, and operations activities.

We may use and share information in an aggregated or de-identified manner at our discretion, including for research, analysis, and improvement of our Services.

4. HOW WE SHARE INFORMATION

We may share the information we collect in the following instances:

- With service providers that we believe need the information to perform a technology or other professional function for us such as IT, support, communication providers, accounting, auditing, and other professional services.
- With affiliates and members of our corporate family for purposes consistent with this Privacy Policy and as permitted by law.
- With advertising partners who assist us in serving advertising to others who may be interested in the Services. These third parties may use tracking technologies to collect or receive information from the Services and elsewhere on the internet and use that information to provide measurement services and target ads. These advertising partners may allow other companies to access information about you so that they may market other products you may be interested in.
- When a corporate event occurs, we reserve the right to transfer to another entity or its affiliates some or all information about you in connection with, or during negotiations of, any merger, acquisition, sale of assets, change in ownership control, or organizational restructuring. We cannot promise that an acquiring party or the successor entity will have the same privacy practices or treat your information the same as described in this Privacy Policy.

- For legal purposes; where necessary to comply with the law; in response to court orders, law enforcement or legal process, including for national security purposes; to establish, protect, or exercise our legal rights; as required to enforce our Terms of Use or other agreements; to defend against legal claims or demands; or to detect, investigate, prevent, or take action against illegal activities, fraud, or situations involving potential threats to the rights, property, or personal safety of any person.

5. PRIVACY CHOICES

This section describes the choices you have regarding the collection, use, and sharing of your personal information:

- *Opt out of cookies:* You have options to limit how cookies and other tracking technologies collect information about your online activity.
 - Generally, you can modify your browser settings to disable or reject cookies; but if you do so, some features of our Services may not function properly. Please note that you will need to set preferences on each web browser and device you use to visit our Services.
 - Because definitions and rules for “Do Not Track” have not yet been established, we do not respond to “Do Not Track” signals.
 - You may be able to prevent third parties from using your information for interest-based advertisements across the internet by visiting the [NAI](#) or the [Digital Advertising Alliance](#). Please note this does not opt you out of being served ads, nor will it prevent the receipt of interest-based advertising from other companies that do not participate in these programs.
 - You may also opt out of third-party cookies we use by visiting their opt out pages. These are examples of our cookie providers, but the list is not exhaustive. In addition, we are not responsible for the effectiveness of any of these opt-out mechanisms:
 - We use Google Analytics to collect usage details. You can learn more about Google Analytics [here](#) and opt out of collection of your data by using the Google Analytics [Opt-out Browser Add-on](#).
 - We use Google to customize our advertising and serve you ads based on your browsing behavior. You can learn more about Google [here](#) and can opt-out of personalized advertising through Google’s [Ad Settings](#).
- *Opt out of email marketing:* If you no longer wish to receive marketing emails from us, you can click the unsubscribe link at the bottom of our emails. Please note that you may continue to receive transactional messages from us, including messages about your account.
- *Update and view account information:* If you have an account, you can review and update certain account information by logging in, such as your contact information.

6. HOW WE PROTECT AND STORE INFORMATION

We use a combination of physical, technical, and administrative safeguards to protect the information we collect through the Services. While we use these precautions to safeguard your information, we cannot guarantee the security of the networks, systems, servers, devices, and databases we operate or that are operated on our behalf. If you use our Services outside of the United States, you understand that we may collect, process, and store your personal information in the United States and other countries.

7. UPDATES TO THIS PRIVACY POLICY

We may make changes to this Privacy Policy from time to time. The date at the top of this Privacy Policy indicates when this Privacy Policy was last revised. If we make material changes to this Privacy Policy, we will notify you as necessary through written, electronic, or other means.

8. CONTACT US

For questions, please contact us at:

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