

FAQs	What does Farmers & Merchants State Bank do with your personal information?
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Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number; payment history; transaction history; credit history; account transactions; wire transfer instructions. When you are <i>no longer</i> our customer, we may share your information as described in this notice.
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How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons F & M State Bank chooses to share, and whether you can limit this sharing.
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Reasons We Can Share Your Personal Information	Does F & M State Bank share information?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	No	N/A
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes - information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes - information about your creditworthiness	No	N/A
For non-affiliates to market to you	No	N/A

What We Do	
How does F & M State Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files, and buildings. We also maintain other physical, electronic, and procedural safeguards to protect this information. We limit access to information to those employees for whom access is appropriate.
How does F & M State Bank collect my personal information?	We collect your personal information, for example, when you: open an account; apply for a loan; provide account information; give us your contact information; show your driver's license.
Why can't I limit all sharing?	Federal law gives you the right to limit only: sharing for affiliates' everyday business purposes - information about your creditworthiness; affiliates from using your information to market to you; sharing for non-affiliates to market to you. State law and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. F & M State Bank has no affiliates.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. F & M State Bank does not share with non-affiliates so they can market to you
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. F & M State Bank does not jointly market.