



FACTS

WHAT DOES FARMERS & MERCHANTS DO WITH YOUR PERSONAL INFORMATION?

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.

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
- ◆ Credit history
- ◆ Payment history
- ◆ Transaction history
- ◆ Account balances
- ◆ Wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Farmers & Merchants Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Farmers & Merchants Bank share?

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

Yes

No

For joint marketing with other financial companies

No

We don't share

For our affiliates' everyday business purposes— information about your transactions and experiences

No

We don't share

For our affiliates' everyday business purposes— information about your creditworthiness

No

We don't share

For nonaffiliates to market to you

No

We don't share

Questions?

Call 937-866-2455 or go to www.bankwithfm.com

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What we do

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| <p>How does Farmers & Merchants Bank protect my personal information?</p> | <p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We use vendor/partner companies to assist with network security and network monitoring.</p> |
| <p>How does Farmers & Merchants Bank collect my personal information?</p> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ◆ Open an account ◆ Apply for a loan ◆ Make deposits or withdrawals from your account ◆ Make a wire transfer ◆ Show your driver's license <p>We also collect your personal information from others, such as credit bureaus or other companies.</p> |
| <p>Why can't I limit all sharing?</p> | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ◆ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

Definitions

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| <p>Affiliates</p> | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ◆ <i>Farmers & Merchants Bank does not share with our affiliates.</i> |
| <p>Nonaffiliates</p> | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ◆ <i>Farmers & Merchants Bank does not share with non-affiliates so they can market you.</i> |
| <p>Joint marketing</p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ◆ <i>Farmers & Merchants Bank does not jointly market.</i> |