



# PRIVACY NOTICE

Rev. April, 2010

## FACTS

### WHAT DOES F&M BANK 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 and **income**
- **Account balances** and **payment history**
- **Credit history** and **credit scores**

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 **F&M Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does <b>F&amp;M Bank</b> share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	WE DON'T SHARE
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	WE DON'T SHARE
<b>For our affiliates to market to you</b>	NO	WE DON'T SHARE
<b>For non-affiliates to market to you</b>	NO	WE DON'T SHARE

#### Questions?

Call 402-372-5331 or toll free at 800 235-5331  
 Write us at 204 N. Main St., PO Box 266, West Point, NE 68788  
 Visit our website at [www.fmbankne.com](http://www.fmbankne.com)

## Who we are

## Who is providing this notice?

F&M BANK, main bank located at 204 N. Main St., West Point, NE 68788

## What we do

## How does F&amp;M 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 and secured files and buildings.

## How does F&amp;M BANK collect my personal information?

We collect your personal information, for example, when you:

- open an account
- deposit money
- pay your bills
- apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

## 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 laws 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 nonfinancial companies.

- *Our affiliates include companies with a common corporate identity of F&M BANK; financial companies such as West Point Bancorp, Inc. and Ambage, Inc. and subsidiary banks.*

## Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *F&M BANK does not share with non-affiliates so they can market to you.*

## Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *F&M BANK does not jointly market.*

## Other important information