FACTS	WHAT DOES F&M BANK DO WITH YOUR PE	RSONAL INFORMATION?	Rev. 04/12		
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 Account balances - Payment history and Account transactions - Checking account information and Transaction history				
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 F&M 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	Yes		
For joint marketing with other financial companies		Yes	Yes		
For our affiliates' everyday business purposes information about your transactions and experiences		Yes	Yes		
For our affiliates' everyday business purposes information about your creditworthiness		No	We don't share		
For our affiliates to market to you		Yes	Yes		
For nonaffiliates to market to you		No	We don't share		
To limit or sharing	- Call 800-645-4199 - our menu will prompt you through your choice(s); or - Visit us online: www.myfmbank.com; or - Mail the form below				
	Please note:		lare the second of the second		
	If you are a <i>new</i> customer, we can begin sharing you when you are <i>no longer</i> our customer, we continue				
	However, you can contact us at any time to limit of	ur sharing.			

Mail-in Form

Questions?

Mark any/all you want to limit:

- [] Do not allow your affiliates to use my personal information to market to me.
- [] Do not use my personal information to market to me.
- Do not share my personal information with other financial institutions to jointly market to me.

Call 800-645-4199 or go to www.myfmbank.com

Name	Mail to:
Address	F&M Bank Privacy Officer
	F&M Bank
City, State, Zip	2081 Wilma Rudolph Boulevard Clarksville, TN 37040
	*
Account Numbers	

Page 2		
What we do		
How does F&M Bank promy personal information?		
How does F&M Bank coll personal information?	We collect your personal information, for example, when you Open an account or Give us your contact information Show your driver's license or Make deposits or withdrawals from your account Apply for a loan We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can't I limit all shari	Federal law gives you the right to limit only - sharing for affiliates' everyday business purposesinformation about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.	
What happens when I lim sharing for an account I h jointly with someone else?	old	
Definitions		
	Companies related by common ownership or control. They can be financial and nonfinancial companies. - Our affiliates include F&M Investments and HomeSouth Title Inc	
	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - Nonaffiliates we share with can include Insurance companies	

you.
- Our joint marketing partner(s) include Insurance Companies

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

Joint marketing