



**Online Banking**

Online Banking

eStatements

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GO

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Enroll in Online Banking

## Privacy Policy

FACTS	WHAT DOES F&M BANK AND TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>Social Security number</li> <li>Credit History</li> <li>Account Balances</li> <li>Payment History</li> <li>Transaction History</li> <li>Credit Scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 and Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does F&M Bank and Trust Co. 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>	YES	NO
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	NO	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your credit worthiness	NO	We don't share
<b>For non-affiliates to market to you</b>	NO	We don't share

### WHO WE ARE

<b>Who is providing this notice?</b>	F&M Bank and Trust Co.
<b>WHAT WE DO</b>	
<b>How does F&amp;M Bank and Trust Co. protect my personal information?</b>	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. We authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.
<b>How does F&amp;M Bank and Trust Co. collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an Account</li> <li>• Provide employment information</li> <li>• Apply for a loan</li> <li>• Give us your employment history</li> <li>• Give us your income information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes— information about your credit worthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>DEFINITIONS</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• F&amp;M Bank and Trust Co. has no affiliates.</li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• F&amp;M Bank and Trust Co. does not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between non affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners include Investment Centers of America.</li> </ul>
<b>Questions?</b> Call 573-221-6424	