

where does my information go?

**WHAT DOES F&M BANK AND TRUST
COMPANY DO WITH YOUR PERSONAL
INFORMATION?**

[SECURITY](#)
[CONTACT US](#)
[PRIVACY](#)
[QUESTIONS](#)
[HOME](#)

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.

The types of personal information we collect and share depend on the product or service you have with us. The 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.

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**

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
Does F&M Bank share for this reason? YES
Can you limit this sharing? NO

For our marketing purposes to offer our products and services to you
Does F&M Bank share for this reason? YES
Can you limit this sharing? NO

For joint marketing with other financial companies
Does F&M Bank share for this reason? NO
Can you limit this sharing? NO

For our affiliates' everyday business purposes information about your transactions and experiences
Does F&M Bank share for this reason? NO
Can you limit this sharing? NO

For our affiliates' everyday business purposes Information about your credit worthiness
Does F&M Bank share for this reason? NO
Can you limit this sharing? NO

For non-affiliates to market to you
Does F&M Bank share for this reason? NO
Can you limit this sharing? NO

What we do:

How does F&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&M Bank collect my personal information?

We collect your personal information, for example, when you

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

We also collect your personal information from others, such as credit bureaus 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 credit worthiness
- 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 non-financial companies.

- *We have no affiliates.*

Non-affiliates - Companies not related by common ownership or control. They can be financial and non-financial companies.

- *We do not share with non-affiliates.*

Joint Marketing - A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *We do not market jointly with non-affiliates.*

Other important information

Call F & M Bank and Trust Company at any time you need us to answer questions about your privacy or if you suspect someone has stolen your bank information

CALL: (706) 846-8415, ext. 101 or 107

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