



Privacy Policy

Rev 03/13

FACTS	WHAT DOES FARMERS & MERCHANTS BANK & TRUST 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: <ul style="list-style-type: none"> • Social Security Number and income • Account balances and transaction history • Credit history and credit scores
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information, the reason Farmers & Merchants Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Farmers & Merchants Bank & Trust 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	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<p>Call toll free number (888) 331-2265</p> <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date you were provided this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call toll free (888) 331-2265 or go to www.fmbanktrust.com
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Who we are	
Who is providing this notice?	Farmers & Merchants Bank & Trust

What We Do	
How does Farmers & Merchants Bank & Trust 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 Farmers & Merchants Bank & Trust collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit card or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p><i>Companies related by common ownership or control. They can be financial and nonfinancial companies.</i></p> <ul style="list-style-type: none"> • Our affiliates include financial companies such as securities broker or dealers.
Nonaffiliates	<p><i>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</i></p> <ul style="list-style-type: none"> • Farmers & Merchants Bank & Trust does not share with non-affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include brokerage firms and credit card companies.

Online Information

When a customer or any other person visits our website – www.fmbanktrust.com – we may obtain certain information. The information we collect is subject to all of the safeguards we have described above, and is also subject to the following guidelines. F&M may collect information from visitors to our website in two ways; general **information** that we gather from your PC and **specific information** that you choose to provide to us. As a general policy, we do not automatically store or

collect specific personal information concerning visitors to our website. We may, however, collect and store general information, such as:

- The name of the domain from which you access the Internet (for example, msn.com if you are connecting from the Microsoft Network or aol.com if you are connecting from America Online).
- The Internet address of the website from which you linked directly to our site (for example, www.Yahoo.com if you find us using the Yahoo search option).
- The specific link from which you accessed our website, if any (for example, an article link from our client e-mail newsletter).
- The type of web browsing software you are using to view our site (for example, Netscape or Explorer).
- The date and time you accessed our site.

If you choose to provide additional information about yourself, such as information on an application form, we will retain and use that information in accordance with our Privacy Notice principles.

Occasionally, we will link to other Internet sites as a convenience to you. We will link only to sites that uphold our standards. However, we are not responsible for the content of those sites, nor their policies for the collection of client information.

Cookies

To provide you with better service and quicker access to the sections of our website of interest to you, we may use a ? cookie?. A cookie is a small bit of information given to your browser by a website, which can later be retrieved. A cookie is a way for a website to recognize whether you have visited the site before. It cannot be read by a website other than the one that ?set? the cookie. We may use cookies for administrative purposes, such as where you are able to customize the information you see. Recording cookies at such points makes your online experience easier and faster. Most of the cookies set last only through a single visit. They do not read your hard drive or contain any information that you have not already provided. None will contain information that will enable anyone to contact you via telephone or e-mail. Your web browser can be set to inform you when cookies are set or to prevent them from being set.

E-mail

We may preserve the content of your e-mail, your e-mail address and our response so that we can better serve you. Depending on the content of your email, we may be required by laws and regulations to keep this information. If you send an e-mail to us, please remember that e-mail is not secure against interception. If your e-mail contains information that is very sensitive or includes personal information such as account numbers, credit card numbers or your Social Security number, you may wish to consider sending this information in another way, either by telephone or mail.

Children's Privacy

Our website is directed to a general audience. We do not knowingly solicit or collect personal information from children on our site.