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PRIVACY

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Online Privacy Statement.

Farmers & Merchants Bank of Long Beach ("F&M Bank") values and protects your privacy. We thank you for the trust that you place in us and we want you to know that the information you share with us will be treated with care. Throughout this Statement we refer to "nonpublic personal information", which includes a) information you provide to us to obtain a financial product or service; b) information resulting from any transaction involving a financial product or service between you and us; or c) information we obtain in connection with providing a financial product or service to you.

Visitors to Our Web Site. Visitors to our web site remain anonymous, unless they register for a service or otherwise elect to disclose their identity to us. Although we do not collect personally identifying information about persons who simply visit our site, we do collect certain limited information about visitors, such as their IP address (a numeric address assigned automatically to computers when they access the Internet). We also may place "cookies" on a computer to track a visitor's use of our web site. A cookie is a piece of data that is stored on your hard drive. It takes up very little room on your system and helps us to customize our site and make its navigation easier for you. We sometimes use cookies to help estimate the number of visitors to our site and to determine which areas are the most popular. Unless you register with us for a service (such as opening an F&M Bank account online), the cookie does not provide us with any personally identifying information about you, such as your name or address.

Information about Online Tracking. Some browsers incorporate a Do Not Track feature that signals to websites you visit that you do not want to have your online activity tracked. Tracking is not the same as using or collecting information in connection with a single website. For these purposes tracking refers to collecting personally identifiable information from consumers who use or visit a website or online service as they move across different websites over time. How browsers communicate the Do Not Track signal is not yet uniform. As a result, this site is not yet set up to interpret or respond to Do Not Track signals communicated by your browser. Even so, as described more fully throughout this Online Privacy Statement, we limit our use and collection of your personal information. For a description of Do Not Track protocols for browsers and mobile devices, or simply to learn more about the choices available to you, you can visit the All About Do Not Track website: <http://allaboutdnt.com>

Our Collection and Use of Information. We may collect nonpublic personal information about you in order to understand your needs, to administer our business, to process transactions, and to provide you with products and services. We obtain nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms (such as name, street address, e-mail address, phone number, social security number, date of birth, assets, income and beneficiaries)
- Information about your transactions with us, or others (such as your account balance, payment history, parties to transactions, and credit usage)
- Information we receive from a consumer reporting agency (such as

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- information we receive from a consumer reporting agency (such as your creditworthiness and credit history)

We do not disclose nonpublic personal information about our current or former customers to parties not affiliated with F&M Bank except as set forth in this notice or as permitted by law.

Security of Nonpublic Personal Information. We restrict access to nonpublic personal information about you to those F&M Bank employees who need to know such information (i.e., to process your transactions or provide services to you.) We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Maintaining Accurate Information. We have procedures that help us to maintain the accuracy of the personally identifiable information that we collect.

If you agreed to receive electronic statements, notices or disclosures from us electronically, and your e-mail address or other contact information used by F&M Bank to communicate with you electronically is changed, you must notify F&M Bank of such changes immediately through one of the following methods:

- Logging into www.fmb.com and under the "Manage Preferences" tab update your e-mail address; or,
- Calling us calling us toll-free at 1-866-437-0011.

For a name change, social security number change, or other similar change, you have to contact the Branch office where your account or loan is held.

Using Your E-Mail Address. If you provide us with your e-mail address, we may use it to send the following types of e-mail messages to you:

- Updates and Valuable Offers. We may send you e-mail account updates, offers for our products and services, as well as requests for enrollment.
- Regularly Scheduled E-mail Newsletters related to F&M Bank products or services in which you are enrolled or newsletters that you have elected to receive.
- Account Service Information. We may send you e-mail service notifications that are related to your account(s) or products and services in which you are enrolled. These include e-mails that provide account information, answer your questions about a product or service, or fulfill a legal or regulatory disclosure requirement.
- Optional Messages. You may also choose to receive other types of e-mail messages from us, including additional alerts and notifications beyond those noted above

To protect your privacy, please do not use e-mail to send us your account or social security numbers, or other sensitive personal information since it would be unencrypted and can be read by anyone who receives or intercepts it. If need to use e-mail to send us sensitive personal information, please use our "Farmers & Merchants Bank Secure Email Message Center" located on the Security Vault page of this website.

Links to Other Web Sites. Our web site may feature links to third party web sites that offer goods, services or information. Some of these sites may appear as windows-within-windows at this site. When you click on one of these links, you will be leaving our site and will no longer be subject to this policy. We are not responsible for the information collection practices of the other web sites that you visit and urge you to review their privacy policies before you provide them with any personally identifiable information. Third party sites may collect and use information about you in a way that is different from this policy.

Children's Privacy. This web site is not intended for use by children under the age of 13. We do not knowingly solicit data online from, or market online to, children under the age of 13. If we knowingly obtain personally identifying information in error on a child under the age of 13, we will delete that information from our systems.

Changes to this Policy. We may add to, delete from, or otherwise change the terms of this Statement from time to time by posting a notice of the change (or an amended Statement) at this web site. If required by law, we will send you a notice of the change. Your continued use of our

law, we will send you a notice of the change. Your continued use of our web site or any on-line service following notification will constitute your agreement to the revised Statement.

Questions. If you have any questions regarding this Statement, or with F&M Bank's privacy practices, please e-mail us at or write to us at F&M Bank, Attn: Compliance Department, 302 Pine Avenue, Long Beach, CA 90802

Online Privacy Statement effective 06/11

Farmers & Merchants Bank Privacy Notice[*]

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FACTS	WHAT DOES FARMERS & MERCHANTS BANK DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	<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"> § Social Security number and income § Account balances and payment history § Wire transfer instructions and overdraft history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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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 Farmers & Merchants Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Farmers & Merchants 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	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your	No	We don't share

information about your transactions and experiences		
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Who we are	
Who is providing this notice?	Farmers & Merchants Bank

What we do	
How does Farmers & Merchants 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 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 § Make deposits or withdrawals from your account <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>§ Farmers & Merchants Bank does not share with our affiliates</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p>

	§ <i>Farmers & Merchants Bank does not share with our nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>§ <i>Farmers & Merchants Bank doesn't jointly market</i></p>

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