



Privacy Policy

Revised 11/2012

FACTS	WHAT DOES FARMERS AND MERCHANTS TATE BANK OF ALPHA 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?	<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> <div><div><ul style="list-style-type: none">• Social Security number• Account Balances• Credit History</div><div><ul style="list-style-type: none">• Wire Transfer instructions• Payment History• Checking Account Information</div></div> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>																						
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 and Merchants State Bank of Alpha chooses to share; and whether you can limit this sharing.																						
<table><tr><th>Reasons we can share your personal information</th><th>Does Farmers and Merchants State Bank of Alpha Share?</th><th>Can you limit this sharing?</th></tr><tr><td>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</td><td>Yes</td><td>No</td></tr><tr><td>For our marketing purposes— to offer our products and services to you</td><td>No</td><td>We Don't Share</td></tr><tr><td>For joint marketing with other financial companies</td><td>No</td><td>We Don't Share</td></tr><tr><td>For our affiliates' everyday business purposes— information about your transactions and experiences</td><td>No</td><td>We Don't Share</td></tr><tr><td>For our affiliates' everyday business purposes— information about your creditworthiness</td><td>No</td><td>We Don't Share</td></tr><tr><td>For nonaffiliates to market to you</td><td>No</td><td>We Don't Share</td></tr></table>			Reasons we can share your personal information	Does Farmers and Merchants State Bank of Alpha 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	No	We Don't Share	For joint marketing with other financial companies	No	We Don't Share	For our affiliates' everyday business purposes— information about your transactions and experiences	No	We Don't Share	For our affiliates' everyday business purposes— information about your creditworthiness	No	We Don't Share	For nonaffiliates to market to you	No	We Don't Share
Reasons we can share your personal information	Does Farmers and Merchants State Bank of Alpha 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	No	We Don't Share																					
For joint marketing with other financial companies	No	We Don't Share																					
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We Don't Share																					
For our affiliates' everyday business purposes— information about your creditworthiness	No	We Don't Share																					
For nonaffiliates to market to you	No	We Don't Share																					
Questions?	Call 507-847-3620 or go to www.famstatebankofalpha.com																						
<table><tr><th>What we do</th><th></th></tr><tr><td>How does Farmers and Merchants State Bank of Alpha protect my personal information?</td><td>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.</td></tr><tr><td>How does Farmers and Merchants State Bank of Alpha collect my personal information?</td><td><p>We collect your personal information, for example, when you</p><ul style="list-style-type: none">• Open an account• Apply for a loan• Make deposits or withdrawals from your account• Give us your contact information• Pay us by check<p>We also collect your personal information from others, such as credit card bureaus, affiliates, or other companies.</p></td></tr><tr><td>Why can't I limit all sharing?</td><td><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. See below for more on your rights under state law</p></td></tr></table>			What we do		How does Farmers and Merchants State Bank of Alpha 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 and Merchants State Bank of Alpha collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">• Open an account• Apply for a loan• Make deposits or withdrawals from your account• Give us your contact information• Pay us by check <p>We also collect your personal information from others, such as credit card 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. See below for more on your rights under state law</p>													
What we do																							
How does Farmers and Merchants State Bank of Alpha 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 and Merchants State Bank of Alpha collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">• Open an account• Apply for a loan• Make deposits or withdrawals from your account• Give us your contact information• Pay us by check <p>We also collect your personal information from others, such as credit card 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. See below for more on your rights under state law</p>																						

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none">• Farmers and Merchants State Bank of Alpha has no Affiliates.
Non Affiliates	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none">• Farmers and Merchants State Bank of Alpha does not share with non Affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">• Farmers and Merchants State Bank of Alpha does not jointly market.

[Privacy Policy](#)

[AudioTel Corporation](#)
Copyright © 1998-2005