

Farmers Bank of Lohman

Member FDIC

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What Does Farmers Bank of Lohman do With Your Personal Information?

We, our, and us, when used in this notice, mean Farmers Bank of Lohman.

FACTS

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> <ul style="list-style-type: none"> Social Security number and account balanced transaction history and payment history credit history and employment information <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 Bank of Lohman chooses to share; and whether you can limit this sharing.



Reasons we can share your personal information	Does Farmers Bank of Lohman 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 our joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you - information about your transactions and experiences	No	We don't share

Questions?	Call 573-782-4431 or go to www.farmersbankoflohman.com
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What we do	
How does Farmers Bank of Lohman	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include

protect my personal information?	Federal law. These measures include computer safeguards and secured files and buildings.
How does Farmers Bank of Lohman 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 apply for a loan • show your government-issued ID or give us your contact information • make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus 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> <ul style="list-style-type: none"> • Farmers Bank of Lohman has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Farmers Bank of Lohman does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Farmers Bank of Lohman does not jointly market.

Other important information

Important: Information about procedures for opening a new account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.