



Blackhawk Lake
Lake View, Iowa

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Farmers State Bank

At Farmers State Bank, the basis of each customer relationship, many of which span generations, is trust. You have chosen to do business with us, and we are obligated to honor that relationship with great care, beginning with the information you have chosen to share with us. We believe that your privacy should not be compromised. At the same time, we want to offer you the array of financial products and services you need to accomplish your financial goals. We believe we can do both through the privacy policy outlined.

This privacy disclosure is being issued to comply with the provisions of the Gramm-Leach-Bliley Act governing the privacy of consumer financial information.

OUR PRIVACY DISCLOSURE POLICY

FACTS	WHAT DOES FARMERS STATE BANK 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 checking account information account balances and overdraft history credit history and account transactions When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
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 State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Farmers State 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	Yes	No
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 non-affiliates to market to you	No	We don't share

Questions?	Call 712-657-8525 or go to fsblv@iowatelecom.net
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Who we are	
Who is providing this notice	Farmers State Bank 401 Main Street Lake View IA 51450

What we do	
How does Farmers State 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 Farmers State Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> open an account or apply for a loan pay your bills or deposit money use your credit card or debit card

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>
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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 State Bank does not share with our affiliates.
Nonaffiliates	<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 State Bank 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"> • Our joint marketing partners include credit card and credit insurance companies

Other important information

If you ever have questions or concerns about the integrity of your account information, please contact us.

Farmers State Bank
401 Main Street
P.O. Box 428
Lake View, Iowa 51450
(712) 657 8525

Internet Web Site

Visitors to the Web site remain anonymous. We do not collect personal identifying information about site users, unless you choose to provide such information. Standard software is used to collect and store ONLY the following non-identifying information about our visitors: the name of the domain from which you access the internet, the date and time you access our site, and the Internet address of the Web site from which you linked directly to our site. When confidential information, such as your account number or social security number, is requested, visitors may elect to provide us with that information via e-mail or on our feedback form. This information is used internally to handle the sender's request and manage the Web site. It is not disseminated or sold to other organizations. Visitors should, however, keep in mind that e-mail is not necessarily secure against interception. If you do not agree with the use of this information, or are not comfortable with the level of privacy, please use the clear button on the on-line forms or cancel your e-mail before it is sent. Visitors should call us directly at (712) 657 8525 if requests include sensitive or private information, such as account numbers, credit card numbers, or social security numbers. We will NEVER ask you for your Personal Identification Number (PIN) for your ATM card or your MasterCard SHAZAMChek card. If you are asked for this information, please call (712) 657 8525 and report it to one of our employees immediately.

Farmers State Bank does not knowingly solicit data from children, and we do not knowingly conduct on-line marketing to children. We recognize that protecting children's identities and privacy on-line is important and that the responsibility to do so rests with both the on-line industry and with parents.

If you believe someone has misused information obtained through our relationships with you and through our Web site, or if you have questions or concerns regarding this privacy policy, please contact us.

Farmers State Bank
401 Main Street
P.O. Box 428
Lake View, Iowa 51450
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Farmers State Bank
401 Main Street
Lake View, IA 51450-0428
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MEMBER **FDIC** Each depositor is insured to at least \$250,000. For more information about FDIC insurance coverage, visit www.fdic.gov.

 EQUAL HOUSING LENDER
Equal Housing Lender

USA PATRIOT Act

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