



# Serving your Community for over 100 years!

**Online Banking**

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<a href="#">Home</a>
<a href="#">About Us</a>
<a href="#">2014 Holiday Schedule</a>
<a href="#">Identity Theft</a>
<a href="#">Lending</a>
<a href="#">Customer Care</a>
<a href="#">Operations</a>
<a href="#">Forms</a>
<a href="#">Contact Us</a>
<a href="#">Bank Owned Properties</a>

## Security and Privacy Statement

REV. 5/2012

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?	<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"> <li>■ Social Security number</li> <li>■ Account balances</li> <li>■ Payment history</li> <li>■ Transaction history</li> <li>■ Account transactions</li> <li>■ Employment information</li> </ul> <p>When you are <i>no longer</i> 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 STATE BANK chooses to share; and whether you can limit this sharing.



**Main Office:**  
 115 N. Washington Street  
 P.O. Box 99  
 Lincolnton, Georgia 30817  
 Phone: 706-359-3131  
 Fax: 706-359-2406  
[View map](#)

**Branch:**  
 209 E. Court Street P.O. Box 690  
 Washington, Georgia 30673  
 Phone: 706-678-5212  
 Fax: 706-678-4967  
[View map](#)



Reasons we can share your personal information	Does FARMERS STATE BANK Share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	No	We Don't Share
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We Don't Share
<b>For our nonaffiliates to market to you</b>	No	We Don't Share

[Questions?](#) Call 706-359-3131 or go to [www.fsblcww.com](http://www.fsblcww.com)

What we do	
<b>How does Farmers State Bank protect my personal information?</b>	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.
<b>How does Farmers State Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account</li> <li>■ Deposit money</li> <li>■ Pay your bills</li> <li>■ Use your credit or debit card</li> <li>■ Pay us by check</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> </ul>

	<ul style="list-style-type: none"> <li>■ sharing for non-affiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Farmers State Bank does not share with our affiliates.</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Farmers State Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Farmers State Bank does not jointly market.</i></li> </ul>