



Farmers State Bank

Deposit Services

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Important Notice

Please Read This Important Information Regarding Farmers State Bank's Privacy Policy

Protecting Your Privacy

Farmers State Bank of Allen, Oklahoma is committed to protecting the privacy of the important personal information you provide us. We believe it is our responsibility to protect this information and we promise to work diligently to safeguard the information to us.

- We take your privacy very seriously.
- We comply with a myriad of laws designed to protect your privacy
- We apply appropriate physical and technological security devices and procedures to protect your information.

There are many precautions you can take to safeguard your information. Some of them include:

- Reviewing all of your account statements immediately upon receipt for any unauthorized transactions.
- Protecting your personal identification numbers (PINs) and passwords.
- Not giving your personal and financial information, including social security numbers, over the phone or internet unless you initiated the contact.
- Doing business with reputable companies.
- Tear or Shred important documents before throwing them away. This includes receipts, unused credit card offers, bank statements, etc.
- Order and review copies of your credit report at least annually.

Following these and many other safeguards will help ensure that your personal financial information will remain secure.

Your Right to Financial Privacy

You have the right to know the privacy policies and practices of the financial institutions you deal with in respect to information sharing with both affiliates and nonaffiliated third parties. This notice describes our privacy policies and practices.

| 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: * Social Security number * Overdraft history * Account balances * Checking account information * Credit history * Wire transfer instructions 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 | 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- | No | We don't share |

| | | |
|---|-------------------|----------------|
| Information about your creditworthiness | | |
| For nonaffiliates to market to you | No | We don't share |
| Questions? | Call 580-857-2402 | |

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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate. |
| 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 * Apply for a loan * Make deposits or withdrawals from your account * Apply for financing * Make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| Why can't I limit all sharing? | Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing. |

Definitions

| | |
|-----------------|---|
| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> * <i>Farmers State Bank has no affiliates.</i> |
| Nonaffiliates | Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> * <i>Farmers State Bank does not share with nonaffiliates so they can market to you.</i> |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> * <i>Farmers State Bank doesn't jointly market.</i> |

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.

We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

INTERNET PRIVACY DISCLOSURE

Protecting your financial and personal information is very important to you. That is why Farmers State Bank has adopted a "Privacy Policy" that outlines what the bank is doing to protect your privacy. For our customers and others who visit our website, this disclosure will show you how we handle your visit. If you visit our site to read or download information, we may collect and store the following information about you:

The name of the domain from which you access the Internet;
The date and time you access our site;
The Internet address of the web site from which you linked directly to our site,

This information tells us how many visitors are accessing different areas of our web site so we can make our site more useful. We will not sell or otherwise knowingly provide this information to a non-affiliated third party

If you identify yourself by sending an email:

We will collect and retain only information you voluntarily choose to send us. This information will be used in various ways to help the bank plan and develop products and provide services to our customers and potential customers. A complete description of how we handle personally identifiable customer information is contained in our Privacy Policy.

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