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12/2010

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FACTS WHAT DOES FARMERS STATE BANK OF HAMEL(FSBOH) 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 and Credit history
- Account transactions and Account information
- Payment history and Transaction history

When you are *no longer* 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 of Hamel chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FSBOH 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 763-478-6611 or go to www.fsboh.com

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Who We Are	
Who is providing this	FARMERS STATE BANK OF HAMEL (FSBOH)

notice?	
What We Do	
How does FARMERS STATE BANK OF HAMEL 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 your information. Employee access to information is limited.
How does FARMERS STATE BANK OF HAMEL collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Apply for a loan or Open an account • Deposit money or Provide account information • Use your credit or debit card 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 nonfinancial companies. <ul style="list-style-type: none"> • Farmers State Bank of Hamel does not have affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Farmers State Bank of Hamel does not share your information with non-affiliates to market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Farmers State Bank of Hamel does not share your information for joint marketing purposes.
Other Important Information	

SAFEGUARDING YOUR INFORMATION

Your business and relationship with us are highly valued. We strive to make accessibility and convenience common factors in our products and services while balancing an effective security strategy to safeguard your personal information.

To help ensure security in your online transactions, please keep in mind:

- We will never contact you to request your user name, password, or other electronic banking credentials, however, if you contact us for assistance with Internet banking, we may request certain information to verify your identity.
- You can help protect yourself by following some basic guidelines:
 - * Ensure your personal computer (or other electronic device) has up-to-date anti-virus, anti-spyware, and firewall protection.
 - * Security updates and patches for operating systems, browsers, and other programs are released continuously. To keep your system secure, it's crucial to stay up-to-date with patches and updates. Turn on the "auto update" feature.
 - * Passwords should be unique to you, should be of adequate length, and should not be easily guessed.

* Knowledge is one of your best lines of defense. Stay up-to-date with trends in technology and using it securely, current threats, and scams. The links below can get you started.

[FDIC: Identity Theft and Fraud \(includes articles on phishing and scams\)](#)

[Federal Trade Commission: Taking Charge - What to do if your identity is stolen](#)

[FDIC: Consumer Alerts to Reports of Suspicious or Fraudulent Activity](#)

[Federal Trade Commission: Scam Alerts](#)

[FDIC: Safe Internet Banking](#)

[Federal Trade Commission: Computer Security](#)