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OUR PRIVACY POLICY

WHAT DOES THE FARMERS STATE BANK OF WATKINS 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 the following 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
- Account Balances
- Payment History
- Overdraft History
- Account Transactions
- Checking Account Information

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 Watkins chooses to share; and whether you can limit this sharing

<u>Reasons we can share your personal information</u>	<u>Does Farmers State Bank of Watkins Share?</u>	<u>Can you limit This Sharing</u>
For our everyday business purposes <i>Such as to process your transactions Maintain your accounts, respond to court orders and legal investigations or report to credit bureaus</i>	Yes	No
For Marketing Purposes <i>To offer our products and services to you</i>	Yes	No
For Joint Marketing with Other Financial Companies	No	We don't share
For our affiliates' everyday business purposes Information about your transactions and experiences	Yes	No
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 us at 320-764-2600 or go to www.fsbwatkins.com

How does Farmers State Bank of Watkins protect my personal information? To protect your personal information from unauthorized access and use, we use security measures the comply with federal law. These measures include computer safeguards and secured files and buildings.

We restrict access to information to employees who are Required access to provide products or services to you We maintain physical, electronic and procedural Safeguards to protect this information. .

How does Farmers State Bank of Watkins collect your personal information?

We collect your personal information, for example, when you

- Open an Account
- Provide Account Information
- Apply for a Loan
- Give us your Contact Information
- Make a deposit of withdrawal from your account

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

- Sharing for affiliates' everyday business purposes –information about your creditworthiness.
- Affiliates from using your information to market to you
- Sharing Non-affiliates to market to you.

State laws and individuals 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

- Our Affiliates include:
- Financial Companies such as: Farmers State Agency Of Watkins

Non-Affiliates Companies not related by common ownership or control. They can be financial and non-financial companies

financial and non-financial companies

- Farmers State Bank of Watkins does not share with non-affiliates so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Farmers State Bank of Watkins doesn't jointly market

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