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Privacy Notice

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Important Information

- Customer Identification Notice
- Identity Theft Awareness
- E-Mail Awareness

Privacy Notice

What Does First Farmers and Merchants Bank ("First Farmers") 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 income
- Account balances and payment history
- Credit history and credit scores

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 non-public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their non-public personal information; the reasons First Farmers chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Farmers 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	no
For joint marketing with other financial companies	no	no
For our affiliate' everyday business purposes - information about your transactions and experiences	no	no
For our affiliate' everyday business purposes - information about your creditworthiness	no	no
For our affiliates to market to you	no	no
For nonaffiliates to market to you	no	no

Who we are

Who is providing this notice?

First Farmers and Merchants Bank ("First Farmers")

What we do

How does First Farmers 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 First Farmers collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your debit card

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 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. First Farmers does not share with Affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial or nonfinancial companies. First Farmers does not share with Nonaffiliates.

Joint marketing

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

About Us

Mission and Vision
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Communities We Serve
Investor Services
Employment
Opportunities

Personal Banking

Regular Checking
President's Club
Chairman's Club
First Farmers Club
Interest Checking
Free Checking
ETA
ATM/Debit Card

Online Banking
Mobile Banking
Phone Banking

Step Up Savings
Personal Money Market
Certificates of Deposit
Christmas Club
IRA

Consumer Loans
Student Loans
Mortgage Loans
Construction Loans

Commercial Banking

Deposit Services
Cash Management
Technology Services
Remote Deposit
Loans
Retirement Plans
Payroll Services
Commercial Team

Trust

Frequently Asked
Questions

Private Banking

Deposit Services
Loan Services

Credit Cards

Resources

Target Breach
Misc. Fees
FDIC Coverage
E-Mail Awareness
Identity Theft Awareness
Privacy Policy
Privacy Notice
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Partners

Trusteer

Protect Yourself
Against Online Fraud with
Trusteer Rapport