



Online Banking

User ID



Business Internet Banking

Company

User ID



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# Privacy Notice

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## Personal Banking Categories

## 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.

- Checking
- Online Banking
- Trust
- Savings
- Loans
- Private Banking

#### Quick Links

- » ATM Locations
- » eStatements
- » Mobile Banking
- » Phone Bank
- » Online Banking

#### Important Information

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

### 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  
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#### SECURITY

Trusteer

Protect Yourself  
Against Online Fraud with  
Trusteer Rapport