



FARMERS & MERCHANTS BANK

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Rev 01/01/2011

FACTS

WHAT DOES THE FARMERS AND MERCHANTS 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:

- Payment History
- Overdraft History
- Name
- Social Security Number

- Address

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 customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons The Farmers and Merchants Bank to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Farmers and Merchants Bank share?	Can you limit this sharing?
<p>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</p>	Yes	No
<p>For our marketing purposes— to offer our products and services to you</p>	Yes	No
<p>For joint marketing with other financial companies</p>	No	No
<p>For our affiliates’ everyday business purposes— information about your transactions and experiences</p>	No	No
<p>For our affiliates’ everyday business purposes— information about your creditworthiness</p>	No	No

information about your creditworthiness		
For nonaffiliates to market to you	No	No

Questions?	Call 765-869-5513 or go to www.fmbank.org
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Who Are We?	The Farmers and Merchants Bank

What we do

<p>How does The Farmers and Merchants Bank protect my personal information?</p>	<p>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.</p>
<p>How does The Farmers and Merchants Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> § Pay your bills or use your credit card • open an account or apply for a loan • apply for insurance or make deposits or withdrawals from your account • make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <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

	<p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>§ The Farmers and Merchants Bank has no affiliates.</p>
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>§ The Farmers and Merchants Bank does not share with non-</p> <p>affiliates so they can market to you.</p>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • The Farmers and Merchants Bank does not share with non affiliates so they can market to you.

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