



internet banking
products & services
current rates
locations
financial calculators
cool sites
contact us



Privacy Policy & Disclosures of The Farmers & Merchants Bank

| FACTS | WHAT DOES THE FARMERS & 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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • credit history and transaction history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| 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 The Farmers & Merchants Bank chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does The Farmers & Merchants Bank 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 | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| 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 our affiliates to market to you | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

Questions?

Call 1-731-692-3761 or go to our website at www.dyerfmbank.com

Who we are

Who is providing this notice? The Farmers & Merchants Bank and The Bank of Humboldt

What we do

How does The Farmers & Merchants Bank 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 restrict access to your non-public personal information to only the employees who need to know that information in the normal course of business. |
| How does The Farmers & Merchants Bank collect my personal information? | We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your debit card • Use our web-site and on-line banking |
| 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"> • <i>The Farmers & Merchants Bank does not share with affiliates so they can market to you.</i> |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and non financial companies. <ul style="list-style-type: none"> • <i>The Farmers & Merchants Bank does not share with nonaffiliates so they can market to you.</i> |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners can include institutions such as insurance companies and credit card companies.</i> |
| Other important information | |
| The Farmers & Merchants Bank does not disclose any nonpublic personal information about you to anyone, except as permitted by law. | |

Security

At The Farmers & Merchants Bank, we recognize the importance of ensuring data security and protecting the privacy of our customers. Our goal is to provide quality customer service by meeting the financial needs of our customers and maintaining customer confidentiality. You can depend on us to keep any personal information you share with us confidential and secure.

Fiserv, our electronic banking provider, employs renowned security processes and technologies in order to maintain a proactive and comprehensive information security program. This approach involves many solutions that detect and thwart security threats from all vectors of attack. Based on industry best practices, Fiserv's data center uses a variety of information security technologies in its layered defense to combat viruses, trojans, worms and other malicious content. This includes active firewalls, intrusion prevention/detection systems, router filtering, suspicious file quarantine and other security measures. Fiserv data center equipment is also routinely scanned both internally and externally by Cybertrust for potential vulnerabilities on all devices. Fiserv is a Verizon Cybertrust certified data center.

If you visit our website, The Farmers & Merchants Bank will collect and store the name of the domain from which you access the internet, as well as the date. We use this information to monitor the number of hits to different areas of our website, and to help us make our site more useful to our customers.

Some areas of our website require information such as your email address, access ID, password and multifactor authentication enrollment to enable you to perform certain tasks (i.e., correspond with us, review your accounts, etc.). In these cases, we may retain your information, if necessary, to interact with you. Such information you submit to us is treated no differently than any information you might provide in a written format such as a brochure application, check reorder slip or a letter.

To access your accounts online, we require you to complete a multifactor authentication enrollment which consists of an image, a phrase and three challenge questions. Multifactor authentication is a real-time, two-way security solution which verifies your identity and ensures to you that you are accessing our website and not a counterfeit one. A unique access ID and password, created by you, are also required to log-in to your online accounts.

As a customer of The Farmers & Merchants Bank, you can help maintain the security of your online banking information by not sharing your multifactor authentication information, access ID and password with anyone, by changing your password regularly and by remembering to log out of your online banking session.

It is important to us that we keep your account information complete and accurate; therefore, please notify us in writing of any changes or updates to your personal information (i.e., address, phone #, email address, etc.). Be aware that The Farmers & Merchants Bank will never email you and ask you to go to a website to verify your personal information. This type of email can be an attempt by someone to steal your identity and is known as "phishing". If you receive a phishing email, do not

respond to it, but immediately notify the Internet Banking Officer at The Farmers & Merchants Bank.

Disclosures

Consumer loan information is presented in accordance with the Federal Reserve Truth in Lending Act (12CFR1026). Interest rates on loan products are based on an Annual Percentage Rate (APR) and may fluctuate at any time.

Deposit information is presented in accordance with the Federal Reserve Truth in Savings Act (12CFR1030). Interest rates on deposit products are based on an Annual Percentage Yield (APY) and may fluctuate at any time.

The information on this website may be viewed for informational purposes only and may not be copied, redistributed or reproduced without prior written consent of The Farmers & Merchants Bank.

The Farmers & Merchants Bank makes no warranty of any kind with respect to the completeness or accuracy of the information presented in this website. Changes may be made to the information at any time. The Bank's employees, officers, directors and shareholders are not responsible for typographical errors or errors of omission. We cannot guarantee that all information in this website is accurate or complete.

Please note that since we cannot control information on other internet sites, The Farmers & Merchants Bank is not responsible for the contents of sites linked from dyerfmbank.com. Always verify information obtained from websites before you act upon it.