



What does Farmers and Merchants National Bank (F&M Bank) do with your personal information?

WHY? Financial companies choose how they share your personal information. 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, account balances, transaction history, credit history, account transactions and 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 F&M Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:

For 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. Does F&M Bank share? Yes. Can you limit this sharing? No.

For our marketing purposes - to offer our products and services to you. Does F&M Bank share? Yes. Can you limit this sharing? No.

For joint marketing with other financial companies. Does F&M Bank share? No. Can you limit this sharing? We don't share.

For our affiliates' everyday business purposes - information about your transactions and experiences. Does F&M Bank share? No. Can you limit this sharing? We don't share.

For our affiliates' everyday business purposes - information about your creditworthiness. Does F&M Bank share? No. Can you limit this sharing? We don't share.

For nonaffiliates to market to you. Does F&M Bank share? No. Can you limit this sharing? We don't share.

Questions? Call 580-227-3773.

Who we are

Who is providing this notice? Farmers and Merchants National Bank, Fairview, Oklahoma

What we do

How does F&M 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.

How does F&M Bank collect my personal information? We collect your personal information, for example, when you open an account, use your credit or debit card, apply for a loan, give us your contact information, or show your government-issued ID.

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.

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Nonaffiliates: Companies not related by common ownership or control. They can be financial and nonfinancial companies. Farmers and Merchants National Bank does not share with nonaffiliates 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 and Merchants National Bank doesn't jointly market.

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