

# FARMERS STATE BANK

ONLINE BANKING Substitution Control of the Control

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#### **Privacy**

FARMERS STATE BANK Privacy Policy and Disclosure

Rev. 12/2011

## **FACTS**

WHAT DOES FARMERS STATE BANK DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial institutions 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 institutions need to share customers' personal information to run their everyday businesses. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Geddes Federal Savings and Loan Association chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Geddes Federal Savings 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	NO	WE DO NOT SHARE
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	NO DO NOT SHARE
For our affiliates' everyday business purposes – information about your creditworthiness	NO	WE DO NOT SHARE
For nonaffiliates to market to you	NO	WE DO NOT SHARE

Questions?

Call 785-989-4431 or go to www.fsbwathena.com

### Who we are

Who is providing this notice? Farmers State Bank

#### What we do

How does Farmers State 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 Farmers State Bank 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 credit or debit card  We also collect your personal information from others, such as credit bureaus or other companies.
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.  • Farmers state bank has no affiliates.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  • Farmers State Bank does not share with nonaffiliates.	
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  Farmers State Bank does not market jointly with nonaffiliates.	





