



PO Box 548
Marcus, Iowa 51035
888-376-4156
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"A Real Community Bank"

Privacy Policy
1/2011

Rev.

FACTS:

What does Farmers State Bank, Farmers State Agency 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 checking account information
- Account Balances and Credit History
- Credit card and other debt and Motor Vehicle Driving Record

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 Farmers State Bank, Farmers State Agency chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:

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

Does Farmers State Bank, Agency share? Yes

Can you limit this sharing? No

For our marketing purposes— to offer our products and services to you

Does Farmers State Bank, Agency share? Yes

Can you limit this sharing? No

For joint marketing with other financial companies

Does Farmers State Bank, Agency share? Yes

Can you limit this sharing? No

For our affiliates' everyday business purposes— information about your transactions and experiences

Does Farmers State Bank, Agency share? No

Can you limit this sharing? We don't share

For our affiliates' everyday business purposes— information about your creditworthiness

Does Farmers State Bank, Agency share? No

Can you limit this sharing? We don't share

For nonaffiliates to market to you

Does Farmers State Bank, Agency share? No

Can you limit this sharing? We don't share

Questions? Call Bank 1-888-376-4156 or 712-376-4154, Call Agency 1-888-376-4318 or 712-376-4318

Who we are

Who is providing this notice?

Farmers State Bank, Farmers State Agency, Marcus, Iowa 51035

What we do

How does Farmers State Bank/Agency 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/Agency collect my personal information?

We collect your personal information, for example, when you

- Open an account or
- apply for a loan
- Pay your bills or
- deposit money
- use your credit and debit card or apply for insurance

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
- Farmers State Agency has no affiliates

Nonaffiliates: Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Farmers State Bank, Farmers State Agency does not share with nonaffiliates

Joint marketing: A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include credit card and credit insurance companies

Other important Information:

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