

My Credit Manager Disclosure

MY CREDIT MANAGER

By navigating beyond the My Credit Manager tab in our Online and Mobile Banking Service and selecting the “Agree and Continue” button, or by otherwise accessing or using the My Credit Manager service, you authorize and instruct Farmers Bank & Trust and its service providers to periodically obtain information from one or more consumer reporting agencies for the purpose of providing the My Credit Manager service, verifying your identity, detecting potential fraud, and presenting products and services that may be relevant to your financial needs.

To provide this service, Farmers Bank & Trust will use information already maintained in your customer records, including your name, Social Security number, date of birth, and address, to verify your identity. No additional action is required unless further verification is needed.

My Credit Manager is intended to:

- Display your credit score and related information for educational purposes and to help you better understand how financial activity may affect your credit profile;
- Assist in confirming your identity and identifying potential fraudulent activity;
- Provide personalized offers, educational information, and products or services that may be relevant to your financial needs.

The credit score, credit information, and educational content provided through My Credit Manager are for educational purposes only and are not intended to guarantee approval for any loan, credit product, or other financial service.

The inquiries used to provide My Credit Manager are not credit applications and are not intended to affect your credit score. When we display your credit score, it is based on information obtained for this service and does not, by itself, impact your credit score.

If you choose to apply for additional products or services offered by Farmers Bank & Trust, including extensions of credit, we may obtain a separate credit report in connection with that application. Such inquiries may affect your credit score. Additional authorization will be obtained when required by applicable law.

The score displayed through My Credit Manager is your VantageScore 3.0 credit score. The credit score displayed may be based on data supplied by a particular consumer reporting agency and may not include all information maintained by other consumer reporting

agencies.

Each of the three nationwide consumer reporting agencies (Equifax, Experian, and TransUnion) gathers information independently and may use different data sources and update schedules. As a result, information reported by each agency may differ at any given time. In addition, lenders and other companies may use scoring models other than VantageScore 3.0, including various FICO® and VantageScore models.

Farmers Bank & Trust and other lenders may use a different scoring model than the score displayed through My Credit Manager. As a result, the credit score used in a lending decision may differ from the VantageScore 3.0 score displayed to you. In some cases, these differences may impact loan eligibility, loan terms, or interest rates.

Information displayed through My Credit Manager is obtained from third-party sources that Farmers Bank & Trust does not control. Farmers Bank & Trust does not guarantee the accuracy, completeness, or timeliness of information provided by consumer reporting agencies or other third parties.

Credit score updates are generally available no more frequently than every 31 days and may be subject to system availability, bureau reporting schedules, and data availability. To receive an updated score, you must log in to Online Banking or Mobile Banking after the update period has elapsed.

This service is available only to eligible consumer and retail Online Banking customers.

You may cancel this service at any time by selecting the “Unenroll My Credit Manager” link within the service. Upon unenrollment, you will no longer have access to My Credit Manager information through Online Banking or Mobile Banking. Certain records may be retained by Farmers Bank & Trust or its service providers as required by applicable law, regulation, contractual obligations, or record-retention policies.

You agree that the electronic presentation of this disclosure satisfies any requirement that the disclosure be provided in writing.

Farmers Bank & Trust reserves the right to modify, suspend, or discontinue My Credit Manager or any feature of the service at any time, subject to applicable law.