

**FACTS****WHAT DOES FARMERS BANK & TRUST DO WITH YOUR PERSONAL INFORMATION?**

**Why? 3** 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? 3** 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
- Payment history
- Transaction history
- Overdraft history
- Checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How? 3** 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 Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Farmers Bank & Trust share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For nonaffiliates to market to you</b>	No	We do not share

**Questions? 3** Call toll-free 855-855-3268 or go to [www.myfarmers.bank](http://www.myfarmers.bank)

What We Do	
<b>How does Farmers Bank &amp; Trust protect my personal information?</b>	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 also restrict access to those employees who need to know the information to provide products and services to you.
<b>How does Farmers Bank &amp; Trust collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Use your credit or debit card</li> <li>• Make deposits or withdrawals from your account</li> <li>• Provide account information</li> <li>• Show your driver's license</li> </ul> We also collect your personal information from others, such as credit bureaus.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Farmers Bank &amp; Trust has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Farmers Bank &amp; Trust does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Farmers Bank &amp; Trust does not jointly market.</i></li> </ul>

In the future, we may disclose nonpublic information about you to affiliates, even though we are not doing so now. The type of affiliates that we may disclose nonpublic personal information about you in the future to are financial service providers, such as a bank-owned insurance company. The reasons we may disclose your nonpublic personal information in the future to our affiliates is to provide you, our customer, with information about additional products and services or to complete a transaction you requested.

We do not disclose nonpublic information about former customers.