

QUESTIONS?	CALL ONE OF OUR LOCATIONS: ATWOOD 785-626-3233 / BREWSTER 785-694-2251 / OBERLIN 785-475-3196
FACTS	WHAT DOES FARMERS BANK & TRUST 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 depends on the product or service you have with us. This information can include: social security number, account balances information, payment history, account transactions, checking account information, wire transfer instructions. When you are <i>no longer</i> 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 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?
For our everyday business purposes —such as to process your transactions, maintain your accounts), 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.	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences.	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness.	No	We don't share
For non-affiliates to market to you	No	We don't share

WHAT WE DO	
How does Farmers Bank & Trust 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. We also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Farmers Bank & Trust collect my personal information?	We collect your personal information, for example, when you: open an account, give us contact information, apply for a loan, make a wire transfer, make deposits or withdrawals from your account. We also collect your personal information from others, such as credit bureaus, affiliates, 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 law 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 non-financial companies. <i>Farmers Bank & Trust does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>Farmers Bank & Trust does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Farmers Bank & Trust doesn't jointly market.</i>

USE OF COOKIES	
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