

FACTS	WHAT DOES FARMERS AND MERCHANTS BANK 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: <ul style="list-style-type: none"> • Social Security number and payment history • Account balances and transaction history • Overdraft history and 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 and Merchants Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Farmers and Merchants Bank 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	Yes	No
For our affiliates' everyday business purposes— <ul style="list-style-type: none"> • information about your transactions and experiences 	No	We don't share
For our affiliates' everyday business purposes— <ul style="list-style-type: none"> • information about your creditworthiness 	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

WHAT WE DO	
How does Farmers and Merchants 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. We also maintain other physical, electronic and procedural safeguards to protect this information including employee limited access.
How does Farmers and Merchants Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account • pay your bills or apply for a loan • use your credit or debit card • make a wire transfer 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 <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <i>State Laws and individual companies may give you additional rights to limit sharing.</i>

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> • <i>Farmers and Merchants Bank does not share with our affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> • <i>Farmers and Merchants Bank does not share with non-affiliates 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. <ul style="list-style-type: none"> • <i>Our joint marketing partner includes The Affinion Group for insurance products.</i>

Questions	Call 229-482-3585 or go to www.fmb.net
------------------	---