

FACTS**WHAT DOES FARMERS & MERCHANTS SAVINGS 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:

- Social Security number and Insurance Applications
- Account Balances and Account History
- Credit Worthiness and Credit History

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 & Merchants Savings Bank** chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Farmers & Merchants Savings 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 | 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 |

Questions?

Call (319) 341-5900 or visit www.fmbankonline.com

Who we are

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| Who is providing this notice? | Farmers & Merchants Savings Bank 2235 Mormon Trek Blvd. Iowa City, Iowa 52246 |
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What we do

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| How does Farmers & Merchants Savings 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. |
| How does Farmers & Merchants Savings Bank collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Open an account or apply for insurance ▪ Apply for a loan or Deposit account ▪ Make deposits or withdrawals from a Farmers & Merchants Savings Bank account |
| 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

Definitions

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| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies; <ul style="list-style-type: none"> • Country Bancorporation, Crawfordsville, Iowa • The Exchange State Bank, Springville, Iowa • Farmers & Merchants Savings Bank, Iowa City, Iowa • Hiawatha Bank & Trust Co., Hiawatha, Iowa • Peoples Trust & Savings Bank, Riverside, Iowa • White State Bank, South English, Iowa |
| Non-affiliates | Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ Farmers & Merchants Savings Bank does not share non-public information with non-affiliates. |
| Joint marketing | A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ Farmers & Merchants Savings Bank does not participate in any joint marketing relationships. |

Other important information