

# F A C T S

## WHAT DOES FARMERS BANK OF NORTHERN MISSOURI 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 income.
- account balances and payment history
- credit history and credit scores

When you close your account, we continue to share information about you according to our policies.

### How?

All financial companies need to share customers' personal information to run their everyday business--to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Farmers Bank of Northern Missouri chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Farmers Bank of Northern Missouri share?	Can you limit this sharing?
<b>For our everyday business purposes--</b> to process your transactions, maintain your account, and 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	No
<b>For our affiliates' everyday business purposes--</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes--</b> information about your creditworthiness	No	No
<b>For our affiliates' to market to you</b>	No	No
<b>For nonaffiliates' to market to you</b>	No	No

### Contact Us

Call 800-515-3266 or go to [www.onlinefarmersbank.com](http://www.onlinefarmersbank.com).

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Sharing practices	
<b>How often does Farmers Bank of Northern Missouri notify me about their practices?</b>	We must notify you about our sharing practices when you open an account and each year while you are a customer.
<b>How does Farmers Bank of Northern Missouri 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.
<b>How does Farmers Bank of Northern Missouri collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>• open an account or deposit money</li><li>• pay your bills or apply for a loan</li><li>• use your credit or debit card</li></ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit sharing only for <ul style="list-style-type: none"><li>• affiliates' everyday business purposes--information about your creditworthiness</li><li>• affiliates to market to you</li><li>• nonaffiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing.
Definitions	
<b>Everyday business purposes</b>	The actions necessary by financial companies to run their business and manage customer accounts, such as <ul style="list-style-type: none"><li>• processing transactions, mailing, &amp; auditing services</li><li>• providing information to credit bureaus</li><li>• responding to court orders and legal investigations</li></ul>
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.