

# FACTS

## WHAT DO FARMERS STATE BANK AND FARMERS STATE AGENCY DO WITH YOUR PERSONAL INFORMATION?

WHY?

WHAT?

HOW?

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.

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 and checking account information
- Account Balances and Credit History
- Credit card and other debt and Motor Vehicle Driving Record

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

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 State Bank, Farmers State Agency chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information

Does Farmers State Bank, Agency 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--**  
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**

## Questions?

Call Farmers State Bank 1-888-376-4157 or 712-376-4154  
Call Farmers State Agency 1-888-376-4318 or 712-376-4318

### Who we are.....

Who is providing this notice?

**Farmers State Bank, Farmers State Agency  
Marcus, IA 51035**

### What we do.....

How does Farmers State Bank/Agency 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 State Bank/Agency collect my personal information?

**We collect your personal information, for example, when you:**

Open an account or apply for a loan  
Pay your bills or deposit money  
Use your credit and debit card or apply for insurance

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

### Definitions.....

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

**Farmers State Bank has no affiliates  
Farmers State Agency has no affiliates**

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial or nonfinancial companies.

**Farmers State Bank and Farmers State Agency do not share with nonaffiliates.**

**Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

**Our joint marketing partners include credit card and credit insurance companies.**

## Other Important Information

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