

FACTS**WHAT DOES THE FARMERS STATE 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
- Account balances
- Payment history
- Credit history
- Credit card or Other debt
- Checking Account information

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons THE FARMERS STATE BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does THE FARMERS STATE 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	No	We Do Not Share
For joint marketing with other financial companies	No	We Do Not Share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We Do Not Share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We Do Not Share
For nonaffiliates to market to you	No	We Do Not Share

Questions?

Call Brush (970) 842-5101 or Akron (970) 345-2226 or go to www.fsbrushakron.com

Who we are

Who is providing this notice?

The Farmers State Bank of Brush, with locations in Brush, CO and Akron, CO.

What we do

How does THE FARMERS STATE 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 limit access to information to those employees for whom access is appropriate.

How does THE FARMERS STATE BANK collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Give us your contact information
- Apply for a loan
- Show us your driver's license.
- Provide account information

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 laws and individual companies may give you additional rights to limit sharing.

See below for more rights under state law.

Definitions

Affiliates

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

- The Farmers State Bank does not share with our affiliates.

Nonaffiliates

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

- The Farmers State Bank does not share with nonaffiliates so they can market to you.

Joint marketing

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

- The Farmers State Bank doesn't jointly market.

Other important information

Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

Vermont Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization, and we will not share personal information with affiliates about your creditworth without your authorization.