

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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <table border="0"> <tr> <td> Social Security number</td> <td> Credit history</td> </tr> <tr> <td> Account balances</td> <td> Credit card or other debt</td> </tr> <tr> <td> Payment history</td> <td> Checking account information</td> </tr> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		Social Security number	Credit history	Account balances	Credit card or other debt	Payment history	Checking account information
Social Security number	Credit history							
Account balances	Credit card or other debt							
Payment history	Checking account information							
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 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 don't share						
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						
For nonaffiliates to market to you	No	We don't 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 means the following institutions: The Farmers State Bank of Brush and The Farmers State Bank of Akron
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 <ul style="list-style-type: none"> Open an account Apply for a loan Provide account information Give us your contact information Show your driver's license 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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <i>The Farmers State Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <i>The Farmers State Bank does not share with nonaffiliates 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 partners include a credit card company.</i>
Other Important Information	
<p>For 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.</p> <p>For 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.</p> <p>For 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.</p> <p>For Vermont Members/Customers.</p> <ul style="list-style-type: none"> We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.fsbrushakron.com or call Brush (970) 842-5101 or Akron (970) 345-2226. 	