

FACTS

WHAT DOES 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 and account balances;
- Payment history and transaction history;
- Credit history and income.

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 **nonpublic** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **nonpublic** personal information; the reasons **Farmers State Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 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	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
For nonaffiliates to market to you	No	We don't share

Questions?

Call 319-377-4891 or go to www.myfsbonline.com

Who we are

Who is providing this notice?	Farmers State Bank, 1240 8th Avenue, Marion, IA 52302
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What we do

How does 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.
How does Farmers State Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or deposit money; ■ Pay your bills or apply for a loan; ■ Use your credit or debit card. <p>We also collect your personal information from other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Farmers State Bank has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Farmers State Bank does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Our joint marketing partners include an insurance agency, marketing agency and printing company.

Other important information

Farmers State Bank

California Consumer Privacy Act Addendum

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

You have provided us with an address listing California as your residence. We are required by the California Financial Information Privacy Act to provide this notice to you annually. We will provide notification link or an updated notice when applicable to inform you of your privacy rights under federal law.

Your Rights

You have the right to request that we:

- Be provided with notice prior to or at the point of collection
- Disclose what information we will be/have collected about you.
- Disclose what we do with that information.
- Request to delete your personal information
- Request that we do not to sell your personal information.

To exercise these rights you must notify us in writing of your request. We will honor these requests to the extent required by law while maintaining information that is required to complete transactions, also as required by law, to be maintained, and as allowed under the Federal Regulation. This also includes the communication of products and services offered by us.

If any of these items are in conflict the bank will use the federal guidelines and the guidelines in the state of the banks operation.

All requests can be sent to fsb@fsbmail.net, through the secured form submission on our website (myfsbonline.com), or submitted in writing Attn: Customer Service at 1240 8th Ave, Marion, IA, 52302.