



MEMBER FDIC

The Farmers & Merchants Bank of Craig County

189 Main Street; P. O. Box 400

New Castle, Virginia 24127

540-864-5156

www.fmbankcraig.com

What does The Farmers and Merchants Bank of Craig County do with your personal information?

FACTS:

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, income, and assets
- Payment history, account balances and account transactions
- Credit history

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 and Merchants Bank of Craig County chooses to share; and whether you can limit this sharing.

Reasons we share your personal information	Does The Farmers and Merchants Bank of Craig County 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	No
For joint marketing with other financial companies	No	We don't share
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 our affiliates to market to you	No	We don't share

Questions:

- Call 540-864-5156
- Visit us online: www.fmbankcraig.com

Who we are

Who is providing this notice? The Farmers and Merchants Bank of Craig County

What we do

How does The Farmers and Merchants Bank of Craig County 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 personal information about you to employees who need to know in order to provide you products and services and educate them on the importance of safeguarding your information.

How does The Farmers and Merchants Bank of Craig County collect my personal information? We collect your personal information, for example, when you

- Open and account or deposit money
- Pay your bills or apply for a loan
- Use you debit card

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 non-affiliates to market to you

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

Definitions

Affiliates – Companies related by common ownership or control. They can be financial and non financial companies.
The Farmers and Merchants Bank of Craig County does not share with our affiliates.

Non-affiliates – Companies not related by common ownership or control. They can be financial and non financial companies.

The Farmers and Merchants Bank of Craig County does not share with non-affiliates 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 and Merchants Bank of Craig County does not jointly market.