FACTS	WHAT DOES FARMERS 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:		
	<ul> <li>Social Security number and accour</li> <li>transaction history and payme</li> <li>credit score and credit h</li> </ul>	ent history	
When you are <i>no longer</i> our customer, we continue to share your information as de notice.			rmation as described in this
How?	All financial companies need to share <b>customer's</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customer's</b> personal information; the reasons <b>Farmers Bank</b> chooses to share; and whether you an limit this sharing.		
Reasons we can share your personal information		Does Farmers Bank share?	Can you limit this sharing?
For our everyday business purposes– such as to process your transactions, maintain your acccount(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		No	No
For our affiliates' everyday business purposes- information about your transactions and experiences		No	No
For our affiliates' everyday business purposes- information about your creditworthiness		No	No
For nonaffiliates to market to you		No	No



Who we are		
Who is providing this notice?	FARMERS BANK	
What we do		
How does Farmers 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 Bank collect my personal information?	<ul> <li>We collect your personal information, for example, when you</li> <li>open an account or make withdrawals from your account</li> <li>pay your bills or apply for financing</li> <li>use your debit card</li> </ul>	
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <li>sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. we do not share	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  we do not share	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  we do not share	
Other important information		
Farmers Bank P.O. Box 610		
Greenwood, Arkansas 72936-0610		

