

| FACTS | WHAT DOES FARMERS STATE BANK DO WITH YOUR PERSONAL INFORMATION? |
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| 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 style="list-style-type: none"> • Social Security number and account balances • payment history and credit history • overdraft history and 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 FARMERS STATE BANK choose 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? |
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| 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 | Yes |
| 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 |

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| To limit our sharing | <ul style="list-style-type: none"> • Call 423-727-8121—our menu will prompt you through your choice(s) or • Mail in the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> |
| Questions? | Call 423-727-8121 or go to www.fsbankmctn.com |

| Mail-in Form | |
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| | Mark any/all you want to limit: <input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me. |
| Name | |
| Address | |
| City, State, Zip | |
| Account # | |

Mail to: FARMERS STATE BANK, 100 W Main St
Mountain City, TN 37683

| What we do | |
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| How does FARMERS STATE BANK protect my personal information? | <p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p> |
| 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 apply for a loan ▪ make deposits or withdrawals from your account or give us your income information ▪ make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or 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> |
| What happens when I limit sharing for an account I hold jointly with someone else? | <p>Your choices will apply to everyone on your account.</p> |

| Definitions | |
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| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>FARMERS STATE BANK has no affiliates.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>FARMERS STATE BANK does not share with nonaffiliates so they can market to you.</i> |
| 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"> ▪ <i>Our joint marketing partners include insurance companies.</i> |

Other important information

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