FACTS

WHAT DOES THE FARMERS BANK OF APPOMATTOX 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 Balance
- Payment History and Credit History
- Account Transactions

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons The Farmers Bank of Appomattox chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Farmers Bank of Appomattox 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	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 non-affiliates to market to you	No	No

Questions?

Call 877-405-7797 or go to www.thefarmersbankva.com

Who we are

Who is providing this notice?

The Farmers Bank of Appomattox

What we do

How does The Farmers Bank of Appomattox 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 The Farmers Bank of Appomattox collect my personal information?

We collect your personal information, for example, when you

- Open a new account or apply for an ATM or Debit Card
- Apply for a loan or pay your bills
- Change an address on your account

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 nonaffiliates to market to you

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

What we do

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.