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
- Transaction History
- Overdraft History
- Account Balances
- Payment History
- Credit History

How? When you are *no longer* our customer, we continue to share your information as described in this notice.
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 State Bank chooses to share; and whether you can limit this sharing.

Reason we can share your person 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-	**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 non-affiliates to market to you -	**No**	**We Don't Share**

Questions: Call **(785) 482-3229** or go to **www.dwightfsb.com**

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? We collect your personal information, for example, when you

- Open an Account; Make Deposits or Withdrawals from your account
- Apply for a loan or pay your bills
- Make a Wire Transfer or use your debit card
- Provide us your Contact Information

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 nonfinancial companies.

- Farmers State Bank has no affiliates

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

- Farmers State Bank does not share with non-affiliates so they can market to you

Joint marketing A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Farmers State Bank does not jointly market

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