

FACTS

WHAT DOES F&M BANK DO WITH YOUR PERSONAL INFORMATION?

8-2014

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 Transaction History --Account Balances and Payment History --Checking Account Information and Account Transactions
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 F&M Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does F&M 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes -- information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes -- information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> - Call toll-free 1-800-645-4199 our menu will prompt you through your choice(s); or - Visit us online: www.myfmbank.com; or - Mail the form below <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are no longer 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 800-645-4199 or go to www.myfmbank.com
------------------	---

Mail-in Form / Privacy Decision

Mark any / all you want to limit:

Do not allow your affiliates to use my personal information to market to me.

Do not share my personal information to market to me.

Do not share my personal information with other financial institutions to jointly market to me.

Date _____

Name (print)		Mail to: F&M Bank Privacy Officer 2081 Wilma Rudolph Blvd Clarksville TN 37040
Address		
City, ST, Zip		
Account Number		

What we do	
How does F&M 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 F&M Bank collect my personal information?	We collect your personal information, for example, when you -Open an account or give us your contact information. -Make deposits or withdrawals from your account or deposit money -Apply for a loan 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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. -Our affiliates include financial companies, such as F&M Investment Services and HomeSouth Title, Inc
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. -F&M Bank does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. -Our joint marketing partner(s) include Marketing and Insurance Companies.