**Importance of Privacy**

Farmers & Merchants Bank recognizes the importance of protecting the privacy of personally-identifying information that may be submitted to us when you visit our Web Site. Therefore, we will take reasonable steps to protect the privacy of the information shared with us. This policy holds true no matter how we receive your personal information: over the phone, at our branch locations, or online at this Web Site.

**Use, Collection and Retention of Customer Information**

Farmers & Merchants Bank collects your personal information to run our business and uses your personal information to make you aware of products, services, and other opportunities available to you. We also use information we collect to identify you, to communicate with you and to help us respond to your questions.

**Keeping Information Accurate**

Keeping your account information accurate and up to date is very important. If you ever find that your account information is incomplete, inaccurate or not current, please call or write to us at the telephone number or address listed on your account statement. We will correct any errors as quickly as possible.

**Limiting Employee Access to Information**

We limit internal access to your information to only those employees who must access it to do their job.  In training, we continually emphasize the importance of your confidentiality and privacy.

**Security Procedures for the Protection of Customer Information**

Farmers & Merchants Bank maintains appropriate security standards and procedures to help limit access to sensitive information about our customers.

**Restrictions on Disclosure of Information**

In general, we will not reveal specific information about your accounts or other personally identifiable data to unaffiliated third parties for their independent use.  However, to maximize the accuracy and security of such information, we do share with reputable information reporting agencies (such as credit bureaus).  We also share information in the performance of bona fide corporate due diligence.  We will also share information when:

1. the information is provided to help complete a transaction initiated by you:
2. you request your information be shared:
3. the disclosure is required by/or allowed by law ***or***
4. you have been informed about the possibility of such disclosure for marketing or similar purposes through a prior communication and is given the opportunity to decline (i.e. "opt out").

**Maintaining Customer Privacy in Business Relationship with Third Parties**

Third parties who conduct business with Farmers & Merchants Bank are required to maintain similar standards of conduct regarding the privacy of personally identifiable information provided to them.

**Disclosure of Privacy Principles to Our Customers**

With technology changing daily, we are well aware of our customer's concern about financial privacy. Farmers & Merchants Bank wants you to understand our commitment to personal privacy and our use of personally sensitive information. This Privacy Policy has been made available to all of our customers and should explain how we protect and use sensitive information.

**On-line Security**

Cookies: A cookie is a tiny piece of data stored by your browser that helps a web site or service recognize you. You can remove or block cookies by changing the settings of your browser.

Session specific cookies may be used on fmb4banking.com to improve the user experience and for basic web metrics. These cookies expire in a very short time frame or when a browser window closes.  The use of cookies is permitted by current federal guidelines.

We currently do not store cookies that track your personal information.

*If you are experiencing any difficulties or require more information, please contact us.*

**Children's Privacy**

Because we care about the safety and privacy of children online, we comply with the Children's Online Privacy Protection Act (COPPA) and its accompanying FTC regulation establish United States federal law that protects the privacy of children using the Internet. We do not knowingly contact or collect personal information from children under 13. Our site is not intended to solicit information of any kind from children under 13.

It is possible that by fraud or deception we may receive information pertaining to children under the age of 13. If we are notified of this, as soon as we verify the information, we will immediately obtain parental consent or delete the information from our servers. If you wish to notify us of our receipt of information by children under 13, please contact us.

**Use, Collection and Retention of Customer Information by Third-Party Sites**

Some of our sites contain links to other sites whose information management practices may be different than ours. Visitors should consult the other sites' privacy notices as we have no control over information that is submitted to, or collected by, these third parties.

***We reserve the right to change this policy at any time by posting a new privacy statement.***