

FACTS**WHAT DOES FARMERS AND TRADERS 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and Income • Account Balances and Payment History • Credit History and Name and Address <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 and Traders Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Farmers and Traders 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 our affiliates to market to you	Yes	No
For nonaffiliates to market to you	No	We don't share

Questions?Call (606) 668-3115 or go to www.farmersandtradersbank.com

Who we are

Who is providing this notice?

Farmers and Traders Bank

What we do

How does Farmers and Traders 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.

We have established policies to insure the security and confidentiality of our customers' records and information

How does Farmers and Traders Bank collect my personal information?

We collect your personal information, for example, when you

- Open a deposit account or apply for credit
- Apply for a loan or apply for a debit card
- **Obtain a financial service from our institution**

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.

Definitions

Affiliates

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

- Affiliated financial institutions
- Affiliated insurance companies
- Our bank holding company

Nonaffiliates

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

- Companies that perform data processing, electronic banking, or other services for us, so that we may effectively administer and maintain your account(s) with our bank.

Joint marketing

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

- The bank may disclose specific information to those we have joint marketing agreements with that perform services for us.

Other important information

If you have any questions regarding how our financial institution handles your personally identifiable financial information, you may contact us by telephone or in writing.

Telephone: (606) 668-3115

Contact: Farmers and Traders Bank, P.O. Box 699, Campton, KY 41301