

This Privacy Policy ("Privacy Policy" or "Policy") explains how Farmers Deposit Bank (the "Bank" or "FDB" or "us" or "we") may collect information from the user ("you") of the Bank's website ("Website") and the entity you represent. "You" also refers to the entity on whose behalf you access this Website and this Privacy Policy binds that entity. This Privacy Policy does apply to information we may receive through the mail, by email, by fax or telephone, or in person or in any other way.

Use of Cookies

We collect and store information about your visit to this Website. To collect some of this information, our web server places a "cookie," which is a small file, on your computer. Accepting the cookies used by this Website does not give us access to your personal information. We may use cookies to enhance your online experience, to facilitate your use of this Website, and to collect aggregated site-visitation statistics that we can use to measure the effectiveness of this Website and to improve our products and services. You may not be able to access portions of this Website at all if you disable cookies on your browser. Some cookies remain on your computer between visits, while others are transient and are erased after you complete your internet session.

Third-Party Vendors

The Bank may use third party vendors in connection with operating this Website site and those parties may use cookies, collect, use and store information that the Bank might collect, in accordance with their respective privacy policies and not this Privacy Policy. We recommend that you review the privacy policies of third party vendors who may collect your information. Currently, the Bank is using Google Analytics as a third party vendor. You can read the privacy policies for Google Analytics. You can choose not to have your data collected by Google Analytics by downloading their opt-out browser add-on <https://tools.google.com/dlpage/gaoptout>

Additional Information Collected, Used and Stored

We collect site usage information such as your IP address, the domain name of the ISP, the address of the internet site you were visiting before you entered this Website (if you come from a referring site), the browser, browser language, screen resolution, and operating system you are using, pages accessed on the Bank's website, date and time of visit, time spent on a page, and other similar information. This is used to produce Website usage reports. The information is anonymous; that is, it is not attributed to any identifiable person.

We collect, retain and use information about individual customers only where we reasonably believe it would be useful (and allowed by law) in conducting our business and to provide products, services and other opportunities to our customers.

Limited Employee Access to Personal Information

We limit employee access to personally identifiable customer information to those with a business reason to know such information, either to assist you in the completion of transactions or in the sale of additional financial services. FDB also educates all employees about the importance of confidentiality and customer privacy. FDB employees are responsible for maintaining the confidentiality of customer information and employees who violate these Privacy Principles will be subject to disciplinary measures.

Third-Party Websites

This Website contains links to other websites. We are not responsible for the privacy practices or content of other websites. When you leave this Website, please read the privacy statements of each website that collects personally identifiable information. This Privacy Policy applies solely to information collected by this Website.

Restrictions on the Disclosure of Account Information

It is the Bank's policy not to reveal specific information about customer accounts or other personally identifiable data to unaffiliated third parties for their independent use, except for the exchange of information with reputable information reporting agencies to maximize the accuracy and security of such information or in the performance of bona fide corporate due diligence or business matter, unless:

- The information is provided to help complete a customer initiated transaction;
- The customer requests or permits it;
- The disclosure is required by or allowed by law (e.g., subpoena, investigation of fraudulent activity, request by regulator, etc.); or
- The customer has been informed about the possibility of disclosure for marketing or similar purposes through a prior communication.

Providing Privacy Information to Customers and Responding to Inquiries

The Bank recognizes and respects the privacy expectations of our customers. We want our customers to understand our commitment to privacy in our use of customer information. As a result of our commitment, we have developed this Privacy Policy. The Bank provides a copy of the attached privacy policy notice when we establish a customer relationship with a customer and thereafter on at least an annual basis.

Maintaining Customer Privacy in Business Relationships with Third Parties

The Bank requires its vendors and suppliers to maintain similar standards of conduct regarding the privacy of personally identifiable customer information provided to them.

Maintenance of Accurate Information

The Bank strives to make sure that the information we maintain is accurate, current and complete. We will respond to requests to correct inaccurate information in a timely manner.