

# PRIVACY NOTICE

## **Introduction**

Farm Bureau Bank knows that you expect privacy and security for your personal financial information. This privacy notice is designed to inform you of the types of information we collect from our customers, how we use that information, and the circumstances under which we will share it with third parties.

## **We Respect Your Privacy**

Farm Bureau Bank respects your privacy and is committed to treating your information responsibly. We believe many consumers appreciate receiving offerings of products and services that may be useful to them. At the same time, we understand the need to safeguard sensitive information that you have provided to us and that you expect privacy and security for your personal and financial affairs.

## **Information Collection**

Farm Bureau Bank will collect information about you only where we reasonably believe the information will be necessary or useful in processing or administering the products and services you have requested from us, or providing products, services and other opportunities that we think will be of interest to you. In compliance with the USA PATRIOT Act Rules, Farm Bureau Bank collects and validates information necessary to verify a customer's identity. We collect nonpublic personal information about you from the following sources: (1) information we receive from you on applications or other forms, (2) information about your transactions with us, our affiliates or others, and (3) information we receive from consumer reporting agencies. In this notice, we refer to such information as "customer information."

## **Information Sharing Within Our Affiliated Family of Companies**

To provide you with superior service, inform you of product and service opportunities that may be of interest to you, and for other business purposes, we may disclose all of the customer information that we collect about you, as described above, to our parent company, FB BanCorp, and its subsidiaries to the extent permitted by applicable law.

## **Information Sharing With Third Party Service Providers and Joint Marketers**

Farm Bureau Bank also may disclose all of the customer information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing arrangements. Farm Bureau Bank currently has joint marketing arrangements with other financial institutions, Farm Bureau insurance companies and their agents established to serve the needs of Farm Bureau Members and shares information with such institutions, companies and agents.

## **Information Sharing With Farm Bureau Organizations and Your Opt Out Rights**

In addition to the information described in "Information Sharing With Third Party Service Providers and Joint Marketers," above, Farm Bureau Bank may share certain limited customer information with participating Farm Bureau organizations. This information is limited to your name, address and telephone number and the types of Farm Bureau Bank products and services that you use. If you prefer that we not disclose such limited customer information about you to participating Farm

Bureau organizations, you may opt out, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to Farm Bureau organizations, please call us at 800-360-6232. Once we receive your opt out request, we will stop sharing your customer information, as described above, within a reasonable period of time. For joint consumers, we will treat an opt out instruction by one joint consumer as applying to all of the associated joint consumers. Your opt out request will not affect our information sharing with other financial institutions, Farm Bureau companies and their agents established to serve the needs of Farm Bureau Members, as described in “Information Sharing With Third Party Service Providers and Joint Marketers,” above.

### **Information Sharing Permitted By Law**

In addition to the third parties described above, we also may share customer information to certain nonaffiliated third parties as permitted by law.

### **Notice of Furnishing Negative Information**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

### **Our Former Customers**

After you are no longer a customer of Farm Bureau Bank, we will continue to treat the customer information we have about you as if you were still our customer.

### **Website Privacy**

Visitors to Farm Bureau Bank’s website remain anonymous. Except as described below, we do not collect identifying information about visitors to our site. We may use standard software to collect non-identifying information about our visitors, such as:

- Date and time our site was accessed
- IP address (a numeric address given to servers connected to the Internet)
- Web browser used
- City, State and Country

Farm Bureau Bank uses this information to create summary statistics and to determine the level of interest in information available on our site. Visitors may elect to provide us with information via E-mail, online registration forms, or our guest book. This information is used internally, as appropriate, to handle the sender’s request. It is not disseminated or sold to other organizations.

### **Confidentiality and Security**

We restrict access to customer information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard customer information.

We appreciate your business and want you to understand our commitment to maintaining the privacy of your personal information, as expressed in this Privacy Notice. This Privacy Notice applies only to individual consumers. We reserve the right to amend this notice at any time. If you have questions about this Privacy Notice, please call 800-360-6232.