WHAT DOES FARM BUREAU 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?

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 account balances
- credit history and payment history
- transaction history and credit card or other debt

When you are no longer our customer, we continue to share your information as described in this notice.

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 Farm Bureau Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES FARM BUREAU 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	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes – information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

QUESTIONS?

Call **1.800.492.3276** or visit **www.farmbureau.bank**

WHAT WE DO

How does Farm Bureau 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 Farm Bureau Bank collect my personal information?	We collect your personal information, for example, when you • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card 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. See below for more on your rights under state law.

DEFINITIONS

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include financial companies, such as FB BanCorp.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Farm Bureau 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 partners include credit card companies, mortgage companies, Farm Bureau insurance companies, and state and county Farm Bureaus.*

OTHER IMPORTANT INFORMATION

Notice to California and Vermont Residents
We will not share any nonpublic personal information with affiliates or with unaffiliated companies other than for our everyday business purposes unless we provide you with further privacy choices.

SMS/Text Messaging
We collect mobile phone numbers in connection with loan and deposit applications and account servicing. Transactional SMS/text messaging may be used to request documentation, provide status updates, and deliver account-related notifications. SMS communications are not used for marketing or promotional purposes. Customers may opt out at any time by replying STOP. SMS-related data is handled in accordance with this privacy notice, safeguarded in compliance with applicable federal law, and not shared with nonaffiliates or third parties for marketing purposes.