

FARMERS SAVINGS BANK'S ONLINE PRIVACY POLICY

FARMERS SAVINGS BANK (FSB), and our affiliates are committed to providing the highest level of security and privacy regarding the collection and use of our customer's personal information. Keeping your financial information secure is one of our most important responsibilities. We value your trust and handle your personal information with the greatest of care. Our employees access information about you only when needed to maintain your accounts or when considering a request from you for additional services. We maintain standards and procedures designed to prevent misuse of this information.

Security Procedures to Protect Information

We safeguard information according to established security standards and procedures to help prevent unauthorized access to confidential information about you. Our technology is periodically updated and tested to continue to provide you with the highest level of protection of your privacy and to assure the integrity of your information.

Applications for accounts or services and online banking enrollment completed online requires you to provide personal information that is necessary for us to process your application. To ensure that your application remains secure and confidential, the information is sent to us over a 128-bit secure server encrypted with Secure Sockets Layer (SSL) protocol.

Online banking transactions transmitted between you and our online banking vendor also use a 128-bit secure server by VeriSign encrypted with Secure Sockets Layer (SSL) protocol and a router loaded with a firewall to regulate the inflow and outflow of server traffic. Using this high level of technology, your online banking transactions are secure.

Collection and Use of Personal Information

The collection of personal information is designed to protect access to your personal accounts and to assist the bank in providing you with the products you want and need. All personal information collected by the bank is used for specific business purposes only to protect and administer your personal accounts and transactions, to comply with state and federal regulations, and to help the bank better understand your financial needs in order to design or improve our products.

Limited Employee Access to Personal Information

FARMERS SAVINGS BANK limits employee access to your personal information to only those bank administrators with a business reason for knowing such information. FSB also educates all employees about the importance of confidentiality and customer privacy. We take appropriate measures to enforce employee privacy responsibilities to further safeguard the privacy of your personal information. Our employees are very well versed in complying with personal information principles.

Maintenance of Accurate Information

We have implemented procedures to help assure that our customer's financial information is accurate, current and complete in accordance with commercially reasonable standards. While some procedures are required by federal or state law, we also have procedures for responding to requests to correct inaccurate information in a timely manner, and update information promptly. Customers should notify us immediately by calling 888-428-5808 OR (319) 275-4301 if they receive what they believe to be inaccurate information regarding their FSB account.

Restrictions on the Disclosures of Account Information

We do not reveal specific information about our customers accounts or other personally identifiable data to parties outside our affiliated companies unless (1) our customer has requested or authorized it; (2) the information is provided to complete a transaction initiated by the customer; (3) the information is provided to a reputable credit bureau or similar information reporting agency; or (4) disclosure is lawfully permitted or required. We do not provide account or personal information to non-affiliated companies for the purpose of independent telemarketing or direct mail marketing.

Maintaining Your Privacy in Business Relationships with Parties Outside Our Affiliates

Sometimes it is necessary to provide personally identifiable information about you to a party outside our bank such as a vendor or service company that we hire to prepare your account statements or to provide support or service for one or more of our products. These vendors and service companies agree to safeguard our confidential information about you and your products and services with us and must abide by applicable law.

"Cookie" Technology

Many commercial websites use a technology called "cookies" to provide you with tailored information from their website. FARMERS SAVINGS BANK's website does not use this type of "cookie" technology. We make no attempts to identify individual users unless illegal behavior is suspected. FARMERS SAVINGS BANK does use a "cookie" to identify computers which connect to our server more than once.

Our Internet Web Site

Visitors to the FARMERS SAVINGS BANK web site remain anonymous. We do not collect personal identifying information about site users, unless you choose to submit such information on our feedback form. Standard software is used to collect and store **ONLY** the following non-identifying information about our visitors: the name and the internet service provider from which you accessed the internet, the date and time you accessed our site and the internet address of the web site from which you linked directly to our site.

Visitors may elect to provide us with personal information via e-mail or our feedback form. This information is used internally, as appropriate, to handle the sender's request and manage the FSB web site. It is not disseminated or sold to other organizations. Visitors should, however, keep in mind that e-mail is not necessarily secure against interception. If you do not agree with the use of this information, or are not comfortable with this level of privacy, please use the clear button on the feedback form or cancel the e-mail before it is sent. Visitors should call us directly at 888-428-5808 OR (319) 275-4301 if requests include sensitive or private information, such as your account number, credit card numbers or PIN number for your FSB ATM card or other bank cards. FSB is committed to protecting your privacy.

Our intent throughout our online presence is to collect only the information we need to deliver excellent service, use that information responsibly and keep you fully informed of how that information is being used.

PROTECTING CHILDREN

FSB does not knowingly solicit data from children, and we do not knowingly conduct online marketing to children. We recognize that protecting children's identities and privacy is important and the responsibility to do so rests with both the online industry and with parents.

If you believe FSB has misused information obtained through our relationship with you or through our web site, or if you have any questions or concerns regarding this privacy procedure, please contact FSB at 888-428-5808 to resolve the dispute.