

## Privacy Statement

Farmers & Merchants Bank of South Carolina has been serving our customers since 1912. We are committed to maintaining relationships of integrity, honesty, and fairness with our customers. It is a top priority of Farmers & Merchants Bank of South Carolina to keep our customer information safe and secure.

In the course of doing business, we may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms (such as your name, address, social security number, etc.);
- Information about your transactions with us or others (such as your account balances, deposits, withdrawals, etc.); and
- Information we receive from a consumer reporting agency (such as payment histories, loan balances, etc.)

We may disclose all of the information we collect, as described above to companies that perform marketing services on our behalf or other financial service providers, such as insurance agencies or investment firms, with whom we have joint marketing agreements.

You should also be aware that we may disclose certain nonpublic personal information to other nonaffiliated third parties as permitted by law. An example would be providing your account number and payment history to a consumer reporting agency (credit bureau).

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

Protecting the confidentiality, security, and integrity of your personal information is one of our most important responsibilities. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

If you have any questions regarding this privacy statement, or the confidentiality and security of your personal information, please contact your local branch or write us at:

Farmers & Merchants Bank of SC  
ATTN. Privacy Coordinator  
Post Office Box 68  
Holly Hill, SC 29059  
or  
Email us at [info@fmbc.com](mailto:info@fmbc.com)