Online Privacy Policy

Last updated: APRIL 2026

Your privacy is important to us. This Online Privacy Policy explains how we collect, share, use, and protect information when you visit or use this online service and any other online services offered by Farmers State Bank that link to or reference this policy (collectively, our “online Services” or “Services”). This policy covers Farmers State Banks many online services, including but not limited to, websites, Mobile, social media sites or pages, as well as any interactions you may have while viewing content provided through one of our digital advertising campaigns.

As you review this Policy, please keep the following in mind:

- We use the term "personal information" to describe information that can be associated with you and can be used to identify you. Personal information does not include information that does not identify a specific person or that is publicly available.
- If you have a financial product or service for personal, family or household purposes, we will use and share any information that we collect from or about you in accordance with our **U.S. Consumer Privacy Notice** which offers you certain choices with respect to the use and sharing of your information.
- By utilizing our Services, you consent to the practices described in this Policy. We may change this Policy from time to time by updating it with a new "Effective" date. Please check this Policy regularly to ensure that you are familiar with its contents.
- Farmers State Bank’s Mobile, Online Banking and our social media sites or pages may have additional terms from this policy about the privacy of your information. Please review the privacy policy for the specific online service you are using.
- Our Services linking to this Policy are intended for a United States audience. If you access Farmers State Bank’s Services outside the United States, any information you provide to us online will be transferred out of that jurisdiction and into the United States. If you do not want your personal information to leave that jurisdiction, do not provide the information to us. By providing personal information to us, you explicitly consent to the transfer of your information to the United States.
- Our online Services are for a general audience and are not intended for the use of children under the age of 13. We do not knowingly collect or retain any personal information from individuals under the age of 13 online.
- Keeping your information accurate and up to date is very important. If your personal or account information is incomplete, inaccurate, or not current, please contact us at 1.800.350.2844.

Personal information we collect

Through your use of the Services, we may collect personal information from you in the following ways:

(a) Personal Information You Provide to Us.

- We may collect personal information from you, such as your name, address, email address, phone number, mother's maiden name, Social Security number, date of birth, driver's license, employment, income, residence, and collateral information. For example, you may provide Personal Information when you complete an online application for a new banking product, when you enroll in our online or mobile banking services or when you complete online fields with your contact information.
- We may collect the financial and transaction information necessary to provide you with the Services, including account numbers, payment card expiration date, payment card identification, verification numbers, and transaction and payment history.
- If you provide feedback or contact us via email, we will collect your name and email address, as well as any other content included in the email, to send you a reply.
- We also collect other types of personal information that you provide voluntarily, such as any information requested by us if you contact us via email regarding support for the Services.

(b) Personal Information Collected from Third Parties. We may collect certain information from identity verification services and consumer reporting agencies, including credit bureaus, in order to provide some of our Services.

(c) Personal Information Collected Via Technology. We and our service providers may automatically log information about you, your computer or mobile device, and your interaction over time with our Services, our communications and other online services, such as:

Data/Technology	Description
Device data	such as your computer’s or mobile device’s operating system type and version, manufacturer and model, browser type, screen resolution, RAM and disk size, CPU usage, device type (e.g., phone, tablet), IP address, unique identifiers, language settings, mobile device carrier, radio/network information (e.g., WiFi, LTE, 3G), and general location information such as city, state or geographic area.
Online activity data	such as pages or screens you viewed, how long you spent on a page or screen, the website you visited before browsing to the Service, navigation paths between pages or screens, information about your activity on a page or screen, access times, and duration of access.
Cookies	which are text files that websites store on a visitor’s device to uniquely identify the visitor’s browser or to store information or settings in the browser for the purpose of helping you navigate

Data/Technology	Description
	between pages efficiently, remembering your preferences, enabling functionality, and helping us understand user activity and patterns.
Local storage technologies	like HTML5 and Flash, that provide cookie-equivalent functionality but can store larger amounts of data, including on your device outside of your browser in connection with specific applications.
Web beacons	also known as pixel tags or clear GIFs, which are used to demonstrate that a webpage or email was accessed or opened, or that certain content was viewed or clicked. Location Information. If you have enabled location services on your phone and agree to the collection of your location when prompted by the Services, we will collect location data when you use the Services even when the app is closed or not in use; for example, to provide our fraud detection services. If you do not want us to collect this information, you may decline the collection of your location when prompted or adjust the location services settings on your device.

How we use your personal information

We use your personal information for various business purposes, including but not limited to:

- Process applications and transactions and administer your account — facilitating the processing and servicing of your requested transactions.
- Communicate with you — to respond to your requests, feedback, and inquiries.
- Prevention of Fraud and other Harm - to verify your identity, detect, prevent, or investigate fraudulent transactions, potential security breaches, and monitor against theft.
- Provide, market, and develop our products and services — marketing our products and services to you analyzing and understanding how you have interacted with our websites and applications, and tracking the effectiveness of our advertisements.
- Internal Business Operations -we use your information to improve the effectiveness of our services, maintain our websites and mobile applications, conduct research and analysis, or to perform other business activities as needed.
- Comply with law - we may use personal information to comply with our legal and regulatory obligations, to defend ourselves in litigation and investigations, and to prosecute litigation.
- Farmers State Bank and its service providers may also use and share anonymized, de-identified or aggregated information (such that it does not identify any individual customers) for analysis to understand more about our customers and our industry, or for other commercial purposes permitted by law.

How we share your personal information

We may share your personal information in the following ways:

- Service Providers: We may provide personal information to vendors, business and service providers, or other third parties who provide services to us including credit reporting agencies, technology suppliers, technology services, risk solution providers, analysis firms, fraud prevention companies, and others.

- Governmental Authorities: As required by law or legal process, we may share your personal information with federal or state regulatory agencies, law enforcement, courts, and other governmental authorities or when we believe that disclosure is necessary to detect, prevent or report suspicious activities, prevent physical harm, financial loss or violations of our agreements and policies.

- Collaborators and Professional Advisors: We may share your personal information with our professional advisors, such as auditors and law firms.
- Parties Involved with Business Transfers: We may share your personal information to third parties in the event we sell or transfer all or a portion of our business or assets (including in the event of a merger, acquisition, joint venture, reorganization, divestiture, dissolution, or liquidation).
- At your direction: We may disclose your personal information at your direction or with your consent.

Links to third-party websites

Farmers State Bank may provide links to websites that are owned or operated by other companies ("third-party websites"). When you use a link online to visit a third-party website, you will be subject to that website's privacy and security practices, which may differ from ours. You should familiarize yourself with the privacy policy, terms of use and security practices of the linked third-party website before providing any information on that website.

Protection of your personal information

We employ appropriate measures to protect the security and confidentiality of your personal information. However, no method of transmission over the internet or electronic storage is completely secure, and we cannot guarantee the absolute security of your information.

Contact information

If you have any questions, comments, or concerns about this Policy or regarding our privacy practices, please contact us at Farmers State Bank 11 South Main Street West Salem, OH 44287; Phone: 1-800-350-2844; Email: support@farmersstate-oh.com