

## **Online Privacy Policy**

Farmers Trust & Savings Bank has a reputation built on a foundation of trust and integrity. Our internet service is no different. At Farmers Bank, we understand that the privacy and security of your account information and information that personally identifies you are important. Our employees are responsible for adhering to confidentiality standards that are designed to protect our customers' personal information.

Through our web site, we strive to provide valuable information to you about how we may serve you. Whether you are a valued existing customer or someone shopping for new bank services, we hope our site answers your questions about our products and services, locations and hours.

When you browse through our home and related pages at [www.farmerstrust.com](http://www.farmerstrust.com), none of your account and personal information is obtained for storage on Farmers Bank's systems. If, however, you choose to contact us via e-mail, please keep in mind that your e-mail address, and any other information your e-mail header shows about you, such as your name or organization, will be revealed to us in the e-mail. We pledge, however, that when you communicate with us via e-mail, we will use your e-mail information only for the specific purpose of responding to your comments or questions. Personal information collected through e-mail will not be rented or sold, nor will it be shared with others outside the bank unless we are compelled to do so by law.

*If you are sending electronic mail to Farmers Trust and Savings Bank, we want to remind you that e-mail is not necessarily secure against interception. If the information you are sending is very sensitive, or includes personal or confidential information - such as account numbers, balances, or social security numbers - you should consider sending it by postal mail.*

## **About Cookies**

Cookies are pieces of data assigned by a Web server to the browser on your PC. Cookies help Web sites recognize return visitors. So, when you return to a Web site you've visited before, your browser gives this data back to the server. Contrary to reports about cookies and online privacy, cookies do not contain viruses and most cannot reveal any personally identifiable information about you unless you willingly provide it as a user on a site.

We recommend that you complete your online transactions and Log off before surfing to other sites or turning off your PC. We also suggest that you do not surf to other sites during your online banking session.

## **You Cannot Bank Online Without Cookies**

You can set your browser to reject cookies. However, if you choose to reject cookies, you cannot bank online with Farmers Trust and Savings Bank. Browsers that reject cookies may not be able to Log on to your favorite sites or use the features you like most within those sites.

Another option is to reject cookies when you are just browsing and accept cookies when you want to conduct online transactions. We encourage you to read the privacy policies of the Web sites you visit before you accept cookies from them.