

<b>FACTS</b>		<b>WHAT DOES FIRST FARMERS &amp; MERCHANTS DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	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.		
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>◆ Social Security number</li> <li>◆ Account balances</li> <li>◆ Payment history</li> <li>◆ Transaction history</li> <li>◆ Credit history</li> <li>◆ Account transactions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
<b>How?</b>	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 First Farmers & Merchants chooses to share; and whether you can limit this sharing.		
	<b>Reasons we can share your personal information</b>	<b>Does First Farmers &amp; Merchants share?</b>	<b>Can you limit this sharing?</b>
	<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
	<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
	<b>For joint marketing with other financial companies</b>	Yes	No
	<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
	<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
	<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call toll-free (866) 733-3444 or go to <a href="http://www.ffmbank.com">www.ffmbank.com</a>		

<b>Who We Are</b>	
<b>Who is providing this notice?</b>	First Farmers & Merchants means the following institutions: All institutions with the "First Farmers & Merchants" name.
<b>What We Do</b>	
<b>How does First Farmers &amp; Merchants protect my personal information?</b>	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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
<b>How does First Farmers &amp; Merchants collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>◆ Open an account</li> <li>◆ Apply for a loan</li> <li>◆ Use your credit or debit card</li> <li>◆ Make deposits or withdrawals from your account</li> <li>◆ Give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>◆ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>◆ affiliates from using your information to market to you</li> <li>◆ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>◆ <i>Our affiliates include:</i> <ul style="list-style-type: none"> <li>◆ <i>Companies with a First Farmers &amp; Merchants Bank name</i></li> <li>◆ <i>Liberty National Bank</i></li> <li>◆ <i>Nonfinancial companies such as: FFM Shared Services, LLC and 215 Holding Co.</i></li> </ul> </li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>◆ <i>First Farmers &amp; Merchants does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>◆ <i>Our joint marketing partners include Elan Financial Services</i></li> </ul>