



A Century Strong

Internet Privacy Statement

As a customer of F&M Bank, you have the expectation that information about your personal and financial circumstances will be treated with appropriate confidentiality. That expectation and the trust that customer information will not be improperly disclosed or otherwise misused are fundamental to our relationship with our customers. At F&M Bank, we recognize and are sensitive to your privacy concerns. We therefore assure you that we will take all reasonable steps, consistent with state and federal laws and regulations and normal business practices, to ensure your privacy by protecting confidential information you share with us.

As technological advances rapidly enhance public access to the financial marketplace, F&M Bank is pleased to be able to offer many of its financial services to customers by means of the Internet. Customers may have special concerns regarding information confidentiality and privacy on the Internet. We share that concern and are committed to protection of customer information on the Internet.

We do not collect personal identifying information about those who are merely visiting our Web site. Standard software is used to collect and store only the following non-identifying information about visitors:

- the name of the domain from which you access the Internet
- the date and time you access our Web site
- and the Internet address of the Web site from which you linked to our site

When you access our Web site to apply for accounts or services, you may be asked to provide online personal information that is necessary for us to process your application or to otherwise provide the services which you request. To ensure that information submitted online remains confidential, all information is transmitted by means of a secure connection using encryption. We, and the outside companies with which we work, may maintain the information you provide to us in order that we can meet your financial needs. After you furnish information online to apply for an account or other service, it is recommended that you terminate your browser session before leaving your computer.

To make our Web site as efficient as possible to our online visitors and customers, we use "cookies" as part of our interaction with your browser. A "cookie" is a small text file placed on your hard drive by our Web site server. "Cookies" are used to determine if you have previously visited our Web site and for administrative purposes. "Cookies" are frequently used on Web sites and do not harm your system. They are not used to collect personally identifiable information or to determine who you are or your e-mail address.



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