



PRIVACY POLICY

Revised January 2020

Facts	What does Farmers Trust Company do with your personal information?
Why?	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.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security Number ▪ Account balances ▪ Loan Payment history and status ▪ Transaction or loss history ▪ Deposit account information ▪ Wire transfer instructions
How?	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 Farmers Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Farmers Trust Company share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to government agencies	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We do not share

Who We Are	
Who is providing this notice?	Farmers Trust Company
How does Farmers Trust Company protect my personal information?	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.
What We Do	
How does Farmers Trust Company collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Seek financial or tax advice • Make deposits or withdrawals from your account • Open an account
Why can't I limit all sharing?	Federal law gives you the right to limit only for <ul style="list-style-type: none"> • Affiliates' everyday business purposes – information about your creditworthiness • Affiliates using your information to market to you • Non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply only to you unless we are instructed otherwise.

Definitions	
Affiliates	Companies related by common ownership and control. They can be financial and non-financial companies. Our affiliates include: <ul style="list-style-type: none"> • The Farmers National Bank of Canfield • Farmers National Investments • National Associates, Inc. • Bowers Group Insurance
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Farmers Trust Company does not share information with non-affiliates
Joint Marketing	A formal agreement between financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include securities brokers-dealers, insurance and wealth management services

To limit our sharing	<p>Mail the form below, or call 1-877-228-1643</p> <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> a customer, we continue to share your information as described in this notice.</p> <p>However, you can contact use at any time to limit our sharing.</p>
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If you have questions regarding this notice or wish to opt out of shared information, you may contact Amy Jones at 330-609-8307 or by email at jonesa@famerstrustco.com.

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Mail-In Form

By signing below I am instructing Farmers Trust Company not to allow its affiliates to use my personal information to market to me.

Name	
Address	
City, State, Zip	
Account Number	

Signature: _____ Date: _____

Mail completed form to:
Farmers Trust Company
42 McClurg Road
Youngstown, OH 44512