Online Privacy Policy

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 how we protect the online privacy of our customers.

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. We utilize data encryption to guard against unauthorized access to personal records and to help ensure the accuracy of communications and transactions. Farmers will partner only with businesses that follow strict confidentiality requirements and offer products designed to enhance the well-being of our customers. By using our website and other digital platforms, you are giving consent to our online privacy policy.

Please also refer to our general Privacy Policy, https://www.farmersbankgroup.com/wp-content/pdfs/Privacy%20Notice%202016.pdf, for additional information regarding Farmers National Bank's privacy practices and your privacy rights. Also, you may be subject to other contractual terms in accordance with products/services you obtain and their related agreements.

What information do we collect?	We collect information from you when you subscribe to our email database, respond to surveys, fill out a form, open an account online or respond to our emails. The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number, transaction or loss history, wire transfer instructions, account balances, deposit account information, loan payment history and status. We collect your personal information, for example, when you: open an account, seek financial or tax advice, apply for a loan, give us your contact information, use your credit or debit card, and originate wire transfers. You cannot opt out when collecting your information to conduct day to day business operations related to your accounts and services. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Can I visit without sharing information?	You may visit our site anonymously without submitting any personally identifiable information. However, certain transactions and applications will require you to enter personally identifiable information, such as logging into the Online Banking portal. Once you sign in or begin completing an application, you are no longer anonymous because we need to identify you to provide those services. You can manually delete cookies after each session or set your browser to regularly delete cookies. Please note this may require you to identify yourself more frequently as services like Online Banking require you to accept cookies or similar files to function.
What information do we share?	Please refer to our general Privacy Policy, https://www.farmersbankgroup.com/wp-content/pdfs/Privacy%20Notice%202016.pdf, which defines the reasons financial companies can share their customers' personal information; the reasons Farmers National Bank chooses to share; and whether you can limit this sharing.
What do we use your information for?	The information collected online and through other digital channels may be used to enhance customer service to better meet our customers' needs, to compile feedback on website usage, be on the cutting edge of technology and make banking transactions with our online portals quick and easy. We may administer a contest or promotion with this information to feature products based on data we have collected. You may receive emails from our system if you have provided this information.
How do we protect your 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. We utilize data encryption to guard against unauthorized access to personal records and to help ensure the accuracy of communications and transactions. Farmers will partner only with businesses that follow strict confidentiality requirements and offer products designed to enhance the well-being of our customers.
Do we use cookies?	Yes. Cookies are small files which are stored on a user's computer. They are designed to hold a modest amount of data specific to a particular client and website, and can be accessed either by the web server or the client computer. This allows the server to deliver a page tailored to a particular user, or the page itself can contain some script which is aware of the data in the cookie and so is able to carry information from one visit to the website (or related site) to the next. Cookies do not transmit any personal information about you. The browsers of most computers, smartphones and other internet access devices are set up to accept cookies. You can refuse to accept these cookies through your browser settings. You will need to manage your cookie settings for each device and browser you use. If you choose to reject cookies, you may not be able to use the full functionality of our sites.

What is Interest-Based Advertising?	Farmers National Bank and its affiliates may collect personally identifiable information from your online behavior over time and across different web sites when you use our sites. Some of the advertisements that click-through to our sites and/or may be on our sites contain cookies that allow for the monitoring of your response to these advertisements (sometimes referred to as interest-based advertisements). Our advertisements may also appear on other websites that use the same advertising service providers as we do. These advertising service providers may use your browsing history across websites to choose which advertisements to display to you.
What about email communications?	When you sign up for Farmers National Bank's email communication channel, you are consenting to Farmers occasionally emailing you about products, services and information that may be of interest to you. We will never ask you to provide or confirm any account or personal information through email unless a secure link is established for that purpose. Under various Federal and State laws and regulations, members may choose to opt-out of receiving promotional emails from Farmers by clicking on the "unsubscribe" link located in the emailed communication. Once the unsubscribe link is hit, your email address will immediately be removed form the system. Please note that this does not unsubscribe you from receiving important notifications regarding your current accounts via email. This also does not stop any Online Banking alerts that you may have set up. *Note that an email is not a secure form of communication and there may be a loss of confidentiality when emailing personal information. Please do not send your account number, social security number, PIN number, Login IDs or passwords through email unless a secure link is established for that purpose.*
What about links to Other Third-Party Websites?	Farmers National Bank links to other websites for the purpose of providing service line and product information related to our offerings. Users must understand that when they click on a third-party link will navigate you aware from Farmers National Banks' website to an alternative website not operated by Farmers National Bank. Farmers National Bank is not responsible for nor do we guarantee the content of the linked pages. You will see the disclosure on our website at the bottom alerting you of this process. We recommend you review the privacy policy on the linked site. Privacy and security policies on these third-party sites may be different from those practiced by Farmers National Bank.
What about Social Media?	Farmers National Bank engages in social media platforms where you may find information on our some of our products and services including Facebook, Twitter, Google+, YouTube, LinkedIn and others. Please keep in mind that any information you share is visible to all participants on these social media sites and you should never post any sensitive personal information (such as account number or social security number). Please review the Terms of Use and Privacy Policy on each of the social media sites, as they may not be the same as this Privacy Policy.
Do you protect children's privacy online?	We do not allow anyone under the age of 18 years to open an account online. Additionally, Farmers National Bank complies with the Children's Online Privacy Protection Act (COPPA), which is a law created to protect the privacy of children under 13 years of age. More information can be obtained by visiting the Federal Trade Commission at https://www.ftc.gov/enforcement/rules/rulemaking-regulatory-reform-proceedings/childrens-online-privacy-protection-rule.
What if changes are made to the Privacy Policy?	If we decide to change our privacy policy, we will post those changes on this page. This policy was last modified on February 1, 2017.