

## FACTS

### WHAT DOES MERCHANTS & SOUTHERN BANK 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:

- Social Security number, income, and employment
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* our customer, we may continue to share your information as described in this notice.

#### 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 Merchants & Southern Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Merchants & Southern Bank share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), provide services you requested, and 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>	No	Yes
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	N/A We have no affiliates	Yes
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	N/A We have no affiliates	Yes
<b>For non-affiliates to market to you</b>	No	Yes

#### Questions?

Please call (352) 264-7100 and ask for your Branch Sales Manager if you have other questions about how we collect and share your personal information not covered in this disclosure.

(Continued on reverse side)

<b>Who we are</b>	
Who is providing this notice?	Merchants & Southern Bank

<b>What we do</b>	
How does Merchants & Southern Bank 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.
How does Merchants & Southern Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• apply for a loan or pay your bills</li> <li>• use your debit card</li> </ul>
Why can't I limit all sharing?	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 non-affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• The company that prints your checks</li> <li>• The company that provides electronic bill paying</li> <li>• The company that provides internet banking</li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

<b>Other important information</b>	
<ul style="list-style-type: none"> <li>• Merchants &amp; Southern Bank presently has no affiliates.</li> <li>• Merchants &amp; Southern Bank presently has no joint marketing agreements.</li> <li>• Merchants &amp; Southern Bank will tell you at least 60 days in advance and provide you with a written opportunity to "opt out" if we decide to share your personal information under any joint marketing agreements.</li> <li>• To help protect your personal information at home be sure to shred sensitive documents, keep anti-virus programs on your computer up-to-date, and always keep your passwords confidential.</li> </ul>	