



Online Privacy Policy

Consumer Privacy

Online Privacy Policy

Farmers & Merchants State Bank of New York Mills, Inc (“FMSB”) is committed to the privacy of your information. This Online Privacy Policy (“Privacy Policy”) is meant to help you understand the information we collect, why we collect it, and how you can manage it. This Privacy Policy applies to our website at www.fmbanknym.com (the “Site”) and all related FMSB-branded products, services, communications, mobile services, mobile applications, and other applications (the “Services”), and is intended for a U.S. audience only. By using our Site, or by using our Services, you are acknowledging that you have read, understood, and accept this Privacy Policy.

In this Privacy Policy, any use of the words "you," "yours," or similar expressions refers to users of this Site and our Services, as well as any other individuals whose information we collect and process. References to "we," "us," "our" or similar expressions refer to FMSB.

This Privacy Policy does not extend to anyone whose personal information is not under our control or management, including data that is collected by other websites that you may visit before or after this Site, and which are not governed by this Privacy Policy. We are not responsible for the data protection or privacy policies of any other websites and

accept no responsibility or liability for those policies. Please carefully check the policies of other websites and services you use before you visit or submit personal information.

1. Information we collect

1.1 INFORMATION WE COLLECT AND RECEIVE

In order for you to use our Site and Services, we need to collect and process certain types of information. Depending on your use of our Site and Services, FMSB may have collected the following categories of personal information. We may have also collected personal information from the individuals at businesses with whom we interact in the business to business context. This may include:

- Personal Identifiers you provide to us by contacting us or that others provide to us, including, without limitation: any personal information you may provide to us when you email, fax, mail, or call us, such as name, phone number, employer, and any other details you provide in your communications. FMSB may also request your contact information for the purposes of having someone contact you for additional information, or in response to your request for information from us;
- Information you provide to us by completing forms on our Site or mobile application, for example, this may include your name, telephone number and address information, and any other information you may provide in the forms on our Site;
- Information you grant access to on your mobile device through our mobile application, such as your contacts or camera;
- Characteristics of protected classifications under state or Federal law, such as your race, ethnicity, sex, marital status, veteran or military status;
- Purchase information, such as products and services you have obtained and transaction histories;
- Audio, electronic, and visual information such as call recordings and video recordings;

- Professional or employment related information, such as current and past job history;
- Education information, such as degrees or certifications;
- Geolocation information, such as the location of you or your device;
- Sensitive information you provide us. For example, if you enroll in Online Banking, we may collect the information you provide to us throughout the process such as your Social Security number, driver's license, state identification card, or passport number, or your financial account, debit card, or credit card number in combination with any required security codes or password;
- Internet or other electronic network activity information, which includes information about the ways people visit and interact with our Site, such as traffic analytics, and other statistics;
- Information about your activity through our Services, including your device information (such as your IP address, the type of device or browser you use, and your actions on the Site); and
- Inferences we draw based on any of the information listed above to create a profile about you reflecting preferences, characteristics, attitudes or similar trends.

We will only use personal information to provide you with information, products, or services you have requested, or for other purposes set out in this Privacy Policy. We may use aggregate information from which individual identities have been removed for other purposes.

1.2 COOKIES AND TRACKERS

We may use cookies and other tracking technologies (e.g., web beacons, pixels, ad tags and device identifiers) to recognize you and/or your device(s) on, off, and across the Site and different Services and devices. You may be able to control certain cookies through your browser settings and other tools.

Third parties may also use cookies and other tracking technologies to assist us with our Site and Services. For example, Google may place cookies for analytics and marketing purposes. You can opt-out of Google tracking through Google Ads Settings, Ad Settings for mobile apps, or any other mechanisms Google makes available, such as the Google Analytics opt-out plug-in for the web. For more information about how you may be able to opt-out of certain online behavioral advertising, please visit <http://www.aboutads.info/choices/>, <https://www.networkadvertising.org/>, or <http://www.youronlinechoices.com>.

2. How we use information

FMSB may use the personal information we collect for the following business purposes:

- To provide and manage products and services, including maintaining or servicing accounts; providing customer service, processing, or fulfilling orders and transactions; verifying your information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services;
- To alert you about product updates, updated information and other news and services from FMSB;
- For short-term, transient use, including, but not limited to, non-personalized advertising shown as part of your current interaction with us;
- To contact you in response to sign up forms, requests, or surveys;
- To audit related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance;
- To help ensure security and integrity to the extent the use of your personal information is reasonably necessary and proportionate for these purposes;
- For debugging to identify and repair errors that impair existing intended functionality of our Site and applications;
- To undertake internal research for technological development and demonstration;

- To undertake activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by us;
- To manage any other business relationships we may have with you or your company;
- To engage in any other activities reasonably anticipated within the context of our ongoing business relationship with you, or otherwise to perform any contract between FMSB and you; or
- For any other purpose not otherwise prohibited by applicable law.

3. How information may be disclosed

FMSB does not sell, share, or rent any of your personal information, and we do not disclose your personal information publicly without your consent. However, we may disclose your information with certain trusted third-party service providers to help us provide, improve, or protect our products and Services. Whenever we disclose data with third-party service providers, we require that they use your information only for the purposes we've authorized, and that they protect your personal information at least to the same standards we do.

We also reserve the right to disclose personal information when it is reasonably necessary to conduct our business; protect FMSB's legal rights and property or as part of a merger, acquisition, bankruptcy, or other transaction; to comply with the law or law enforcement; or carry out any of the uses described above in this Privacy Policy. Otherwise, your personal information is not disclosed to any individual or other organization.

4. Protection of your personal information

We follow industry-standard practices to protect the data we collect and process. FMSB has therefore put in place commercially reasonable physical, electronic, and managerial procedures to safeguard and secure the personal information that FMSB collects. Access to personal information will be restricted to our authorized personnel who require the information in order to perform their duties properly. In addition, access will

be limited to only that information that is strictly necessary for the performance of those duties.

Remember, the safety and security of your information also depends on you. Where you have chosen, or where we have given you a username and password for access to certain parts of the Site or Services, you are responsible for keeping the username and password confidential. No method of transmission over the internet or electronic storage is completely secure, so FMSB cannot guarantee its absolute security.

5. Privacy Policy for Apple/Google

5.1 LOCATION SERVICES

Location Information. If you have enabled location services on your phone and agree to the collection of your location when prompted by the Services, we will collect location data when you use the Services even when the app is closed or not in use; for example, to provide our fraud detection services. If you do not want us to collect this information, you may decline the collection of your location when prompted or adjust the location services settings on your device.

5.2 LINKS TO OTHER SITES

The App may contain links to third party websites. When you click on a link to any other website or location, you will leave the App and go to another site and another entity may collect personal and/or anonymous information from you. The App's provision of a link to any other website or location is for your convenience and does not signify our endorsement of such other website or location or its contents. We have no control over, do not review, and cannot be responsible for, these outside websites or their content. Please be aware that the terms of this Privacy Policy do not apply to these outside websites. We encourage you to read the privacy policy of every website you visit.

5.3 YOUR CHOICES REGARDING YOUR INFORMATION

You have several choices regarding use of information on the Services.

- (a) How We Respond to Do Not Track Signals. Some web browsers transmit "do not track" signals to the websites and other online services with which your web browser communicates. There is currently no standard that governs what, if anything, websites should do when they receive these signals. We currently do not take action in response to these signals. If and when a standard is established, we may revise its policy on responding to these signals.

- (b) Access, Update, or Correct Your Information. You can access, update or correct your information by changing preferences in your account. For additional requests, please contact us.
- (c) Opting Out of Email or SMS Communications. If you have signed-up to receive our email marketing communications, you can unsubscribe any time by clicking the "unsubscribe" link included at the bottom of the email or other electronic communication. Alternatively, you can opt out of receiving marketing communications by contacting us at the contact information under "Contact Us" below. If you provide your phone number through the Services, we may send you notifications by SMS, such as provide a fraud alert. You may opt out of SMS communications by unlinking your mobile phone number through the Services.
- (d) Opting Out of Location Tracking. If you initially consented to the collection of geo-location information through the Services, you can subsequently stop the collection of this information at any time by changing the preferences on your mobile device. Please note, however, that if you withdraw consent to our collection of location information, you may no longer be able to use some features of the App.

6. How to submit requests

To ensure that your Personal Information is accurate and complete, please contact us using the information below regarding any errors or updates affecting the Personal Information that we may hold.

You may call us at 218-385-2300 or email us at fmbanknym@fmbanknym.com. To protect your privacy and security, FMSB may take reasonable steps to verify your identity before granting access to, correcting, or deleting data. As part of our verification procedures, we may request that you provide the following information to identify yourself: name, contact information, social security or individual taxpayer identification number, date of birth, cell phone number, email, user ID, business ID, password, account number, government issued ID, such as driver's license, state ID, or passport and/or answers to security questions that we have on file. In addition, for certain requests, we may require an extra layer of verification such as requiring you to sign a declaration under penalty of perjury that you are the consumer whose Personal Information is the subject of the request. We will attempt to match information that you provide in making your request with other sources of similar information to reasonably verify identity.

7. Questions, comments or complaints

If you have questions or comments about this Privacy Policy, or if you are not completely satisfied with this Privacy Policy, its application by us, or any of our determinations in response to your request(s), we invite you to convey your concerns or suggestions to us at fmbanknym@fmbanknym.com or 218-385-2300. We will reply as quickly as possible and inform you of the steps, if any, that have been or will be taken in order to address your concern or implement the suggestion.

8. Updates and changes to this Privacy Policy

This Privacy Policy was last updated and is effective as of **July 11, 2024**. We may change this Privacy Policy from time to time, and the most current version will be available on our Site. You understand that by continuing to use our Site or Services after the effective date of any change, you have agreed to the most recent version of this Privacy Policy.