

BANK of *Franklin County*

Rev. June 2026

FACTS		WHAT DOES BANK OF FRANKLIN COUNTY 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ◆ Social Security number ◆ Account balances ◆ Payment history ◆ Overdraft history ◆ Checking 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 Bank of Franklin County chooses to share; and whether you can limit this sharing.		
	Reasons we can share your personal information	Does Bank of Franklin County 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 credit bureaus	Yes	No
	For our marketing purposes - to offer our products and services to you	Yes	No
	For joint marketing with other financial companies	Yes	No
	For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
	For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
	For our affiliates to market to you	Yes	Yes
	For nonaffiliates to market to you	No	We don't share
To limit our sharing	<ul style="list-style-type: none"> ◆ Call Toll-free 877-584-6600 - our menu will prompt you through your choice(s) ◆ Visit us at any Bank of Franklin County location <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>		
Questions?	Call toll-free 877-584-6600 or go to www.bankfc.com		

What We Do	
How does Bank of Franklin County 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.
How does Bank of Franklin County collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ◆ Open an account ◆ Give us your wage statements ◆ Make deposits or withdrawals from your account ◆ Provide your mortgage information ◆ Give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ◆ sharing for affiliates' everyday business purposes - information about your creditworthiness ◆ affiliates from using your information to market to you ◆ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ◆ <i>Our affiliates include:</i> <ul style="list-style-type: none"> ◆ <i>Financial companies such as: Franklin Bancorp Inc., Franklin County Real Estate Investment Company, MVW Management, LLC, Missouri Valley Insurance Agency LLC and other affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ◆ <i>Bank of Franklin County does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ◆ <i>Our joint marketing partners include credit card companies</i>
Other Important Information	
<p>For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>Additional information concerning our privacy policies can be found at www.bankfc.com or call 877-584-6600.</p>	