



# Consumer Privacy Policy

Last updated: November 27, 2024.

Farmers & Merchants Bank of Long Beach ("**F&M Bank**") values and protects your privacy. We thank you for the trust that you place in us, and we want you to know that the information you share with us will be treated with care.

Please read this Consumer Privacy Policy ("**Privacy Policy**") carefully to learn how we collect, use, share, and otherwise process your information ("**personal information**"), and to learn about your rights and choices regarding your personal information.

This Privacy Policy applies to F&M Bank ("**we**," "**our**," "**us**," "**Company**"), and explains how we collect, use, and share the personal information that we gather on the subdomains and websites on <https://www.fmb.com/> (the "**web site**") or through your use of products and services covered by this Privacy Policy (collectively, "**Services**").

Please click the following links to learn more about our Privacy Policy:

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## 1. Scope and Applicability of this Privacy Policy

Please note that this Privacy Policy does not apply with respect to information that is subject to the Gramm-Leach-Bliley Act ("**GLBA**"). For more information about how we collect, disclose, and secure information relating to those financial products and services, please refer to our GLBA Privacy Notice.

**Links to Other Websites:** Our web site may feature links to third party web sites that offer goods, services or information. Some of these sites may appear as windows-within-windows at this site. When you click on one of these links, you will be leaving our site and will no longer be subject to this policy. We are not responsible for the information collection practices of the other web sites that you visit and urge you to review their privacy policies before you provide them with any personally identifiable information. Third party sites may collect and use information about you in a way that is different from this policy.

## 2. Personal Information We Collect

The table below summarizes the categories of personal information (including sensitive personal information) F&M Bank collects, the categories of sources from which that personal information may have been collected, the business or commercial purpose(s) for which the information was collected, and categories of third parties to whom F&M Bank disclosed personal information.



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Please note that some data elements and purposes detailed within the following table may be subject to our GLBA Privacy Notice rather than this Privacy Policy.

Category	From Source Collected	Purpose Collected	Disclosed to
<b>A. Identifiers.</b> Examples: A real name, postal address identification numbers such as a Social Security number, driver's license number, state identification card or passport number, or financial account credentials	Applications for Bank products and services, tax returns, pay stubs, credit reports, government issued documents, employment related documents, and directly from consumers	To open or decline your deposit and/or loan requests, and/or to maintain your account(s), to respond to your request(s), or for employment related purposes.	Our service providers, credit report providers, and other parties as required or permitted by law
<b>B. Personal information categories listed in the California Customer Records statute.</b> Examples: A signature, telephone number, passport number, education, bank account number, credit card number, health insurance or health information.	Applications for Bank products and services, tax returns, credit reports, and government issued documents, employment related documents, and directly from consumers	To open or decline your deposit and/or loan requests, and/or to maintain your account(s), or respond to your request(s), or for employment related purposes.	Our service providers, credit report providers, and other parties as required or permitted by law
<b>C. Protected classification characteristics under California or federal law and information that reveals an individual's racial or ethnic origin.</b> Examples: Age (40 years or older), race, citizenship, immigration status, marital status, sex, or veteran or military status.	Applications for Bank products and services, tax returns, credit reports, and government issued documents, employment related documents, and directly from consumers	To service your account, respond to your request, other legal requirements, or for employment related purposes	Our service providers and other parties as required or permitted by law
<b>D. Commercial information.</b> Examples: Records of personal property, products or services purchased, obtained, or considered	Applications for Bank products and services, tax returns, credit reports, government issued documents	To open or decline your deposit and/or loan requests, and/or to maintain your account(s), or respond to your request(s)	Our service providers, and other parties as required or permitted by law



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<b>E. Biometric information and Processed Biometric data.</b> Examples: Fingerprints, or voiceprints	Directly from consumers or our service providers	To verify identification for identification purposes in order to service your bank accounts and limit losses due to fraud	Our service providers and other parties as required or permitted by law
<b>F. Internet or other similar network activity.</b> Examples: Browsing history, geolocation, search history, information on a consumer's interaction with a website, application, or advertisement, or the contents of personal messages where F&M Bank is not the intended recipient	Web browser data and computer IP address, emails, texts Device contacts from Mobile applications	To assist us in identifying potential Bank products and/or services of interest, or to investigate malware / hacking attempts, or for operational purposes To facilitate payments (e.g. via Zelle)	Our service providers and other parties as required or permitted by law
<b>G. Geolocation data including precise geolocation</b> Examples: Device location	Mobile applications	To assist you in locating one of our branches or ATMs, or for other operational purposes	Our service providers and other parties as required or permitted by law
<b>H. Audio and visual information</b> Examples: Audio, electronic, visual, or similar information	Directly from consumers or our service providers Photos	For operational, commercial, quality assurance, and security purposes To deposit checks	Our service providers and other parties as required or permitted by law
<b>I. Employment Information</b> Examples: Work history, employer, information from background checks, resumes, and personnel files	Applications for Bank products and services, tax returns, credit reports, and government issued documents, employment related documents, and directly from consumers	To open or decline your deposit and/or loan requests, and/or to maintain your account(s), or respond to your request(s) or for employment related purposes	Our service providers and other parties as required or permitted by law
<b>J. Education Information</b> Examples: Education history, certifications and licenses	Applications for Bank products and services, government issued documents, employment related documents, and directly from consumers	To open or decline your deposit and/or loan requests, and/or to maintain your account(s), or respond to your request(s), or for employment related purposes	Our service providers and other parties as required or permitted by law
<b>K. Inferences</b>	Inferences based on information about an individual	To assist us in identifying potential Bank products and/or services of interest	Our service providers and other parties as required or permitted by law



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For your convenience, F&M offers you the ability to access some of our products and services through mobile applications ("FMB Mobile"). When you interact with us through FMB Mobile, we may collect information such as device contacts (e.g., to facilitate Zelle payments), photos (e.g., to deposit checks), general location (e.g., city, state, or country), precise location (e.g., precise geo-location information to find a nearby F&M Branch, or ATM). We may ask your permission before collecting certain information (such as precise geo-location information) through FMB Mobile.

## Information We Automatically Collect.

- **Web site:** Like many website operators, we collect information that your browser sends whenever you visit our web site. This includes log data, such as your computer's IP address, browser type, browser version, the pages of our web site that you visit, the time and date of your visit, the time spent on those pages and other statistics, and whether you reached our page via a social media or email campaign. This information may be collected via several technologies, including cookies, web beacons, clear GIFs, canvas fingerprinting and other means, such as Google Remarketing and Facebook Pixel. You can control cookies in your browser to enable or disable them.
- **Services:** Some of our devices will collect IP address, log-in credentials, connectivity details and locations. This is used for device control and management.

**Information We Collect From Third-Party Sites.** If you access our web site through third parties (e.g., Facebook or Google), or if you share content from our web site to a third-party social media service, the third-party service will send us certain information about you if the third-party service and your account settings allow such sharing. The information we receive will depend on the policies and your account settings with the third-party service.

**Information We Collect From Third Parties.** From time to time, we may obtain information about you from third-party sources such as public databases, corporate directories, public profiles on social media platforms, and information derived from these sources from third-party data providers.

## 3. How We Use Your Personal Information

We use your personal information for the following purposes:

- To provide you with products and services, including services on our web site, which may include:
  - maintaining and servicing accounts,
  - providing customer service,
  - processing and fulfilling orders and transactions,
  - verifying customer information, and,
  - providing advertising or marketing services to you.
- To provide analytic services, such as analyzing customer usage and improving services offered.
- To conduct market research and project planning.
- To detect security incidents, protect against fraudulent or other criminal activity, debug and repair errors, and maintain the overall quality and safety of our web site.
- To share your website visitor activity, through website cookies, with third-party marketing partners to market our services on our web site and other websites that you may visit.
- To fulfill our legal and financial obligations.
- To provide you with employment opportunities.

**Marketing:** We may use your personal information to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt out of receiving any, or all, of these communications from us by following the unsubscribe instructions provided in any email we send, or you can contact us using the contact details provided in the "Contact Information" section below. You will still continue to receive service-related messages concerning products and services you have obtained from us (unless we have indicated otherwise).



FMB.com





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## 4. How We Share Your Personal Information

**Service Providers.** We share your information with our third-party service providers and any subcontractors as required to offer you our products and services. The service providers we use help us to:

- Run, operate, and maintain our web site through third-party platforms and software tools;
- Perform content moderation and crash analytics;
- Run email campaigns;
- Perform marketing analytics;
- Conduct customer surveys and measure service performance;
- Provide measurement services and targeted ads (you can opt out of these services at websites such as <http://www.aboutads.info/choices> and <http://www.youronlinechoices.eu/>); and,
- Provide technical and customer support.

Some external service providers may also collect information directly from you (for example, a payment processor may request your billing and financial information) in accordance with their own privacy policy. These external service providers do not share your financial information, like credit card number, with us, but may share limited information with us related to your purchase, if applicable, like your zip code.

**Aggregated Data.** We may also aggregate or otherwise strip information of all personally identifying characteristics and may share that aggregated, anonymized data with third parties or publish it. This data does not personally identify you and helps us to measure the success of our web site and its features and to improve your experience. We reserve the right to make use of any such aggregated data as we see fit.

**Third Party Marketing and Advertising Organizations.** With respect to website cookies, we share your information with third-party marketing and advertising partners to market our services on our web site and other websites that you may visit.

**Disclosures Required by Law.** We may be required to disclose your data in response to lawful requests by public authorities, including to meet law enforcement requirements. We may be under a duty to disclose or share your personal information to comply with any legal obligation, to enforce or apply our terms and conditions and other agreements, to protect our rights, property, or safety, or to protect the rights, property, or safety of others. This includes exchanging information with other companies and organizations for the purposes of fraud protection.

## 5. How We Respond to 'Do Not Track' Signals

Some browsers incorporate a Do Not Track feature that signals to websites you visit that you do not want to have your online activity tracked. Our Site may not currently respond to all Do Not Track or similar signals, as we are awaiting consensus from the Internet policy and legal community on the meaning of Do Not Track and the best way to respond to these signals. For a description of Do Not Track protocols for browsers and mobile devices, or simply to learn more about the choices available to you, you can visit the All About Do Not Track website: <http://allaboutdnt.com>.

California and certain other U.S. state residents may opt out of tracking technologies by broadcasting an Opt-Out Preference Signal, such as the Global Privacy Control (GPC) (on the browsers and/or browser extensions that support such a signal). To download and use a browser supporting the GPC browser signal, click here: <https://globalprivacycontrol.org/orgs>. If you choose to use the GPC signal, you will need to turn it on for each supported browser or browser extension you use. Your request to opt-out of sale/sharing will be linked to your browser identifier only and not linked to any account information because the connection between your browser and the account is not known to us.



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## 6. Cookies

We may place "cookies" on a computer to track a visitor's use of our web site. A cookie is a piece of data that is stored on your hard drive. It takes up very little room on your system and helps us to customize our site and make its navigation easier for you. We sometimes use cookies to help estimate the number of visitors to our site and to determine which areas are the most popular.

**Google Analytics.** We may use Google Analytics. We use the information we get from Google Analytics only to improve the web site. We do not combine the information collected through the use of Google Analytics with personally identifiable information. Please refer to Google's Privacy Policy for more information. You may also choose to download the Google Analytics opt-out browser add-on.

You may wish to restrict the use of cookies. Please be aware that some of the features of our web site may not function correctly if you disable cookies. Most modern browsers allow you to change your cookie settings. You can usually find these settings in the options or preferences menu of your browser. To understand these settings, the following links for commonly used browsers may be helpful:

- [Cookie settings in Chrome](#)
- [Cookie settings in Firefox](#)
- [Cookie settings in Microsoft Edge](#)
- [Cookie settings in Safari web and iOS](#)

**Personalized Advertising.** We may also use targeted advertising cookies, such as Google Ads, to deliver tailored advertising on our web site and other websites that you may visit. You can learn more about how to control advertising cookies by visiting the Network Advertising Initiative's Consumer Opt-Out link, the DAA's Consumer Opt-Out link for browsers, or the DAA's opt-out link for mobile devices. Please note that electing to opt-out will not stop advertising from appearing in your browser or applications and may make the ads you see less relevant to your interests.

## 7. Privacy Rights & Additional Disclosures for California Residents

The California Consumer Privacy Act ("**CCPA**") grants to individual California consumer residents, the rights outlined below subject to some exclusions. If you would like to exercise any rights or inquire as to whether such rights are available to you, please email us at [privacy@FMB.com](mailto:privacy@FMB.com), call us at (844) 235-2501, or use the web form at <https://www.fmb.com/lp/ccpa>.

**Request for Information.** Residents of California have the right to know whether we are processing your personal information, and in some instances, you have the right to request that we disclose to you the categories listed below for the preceding 12 months. We have the right to request verification of your identity for all requests for information. In responding to this right, we shall provide to you:

- The categories of personal information we collect about you.
- The categories of sources from which your personal information is collected.
- The business or commercial purpose(s) for collecting, selling, sharing, or disclosing your personal information, and the categories of personal information disclosed for such purpose(s).
- The categories of third parties with whom we share your personal information.
- The categories of personal information we have sold, if any, about you and the categories of third parties to whom your personal information was sold, by category or categories of personal information for each third party to whom the personal information was sold.
- The specific pieces of personal information we have collected about you.





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## **Request Deletion of Personal Information**

California residents have the right to request F&M Bank delete personal information collected and maintained in its records, subject to certain limitations.

## **Request Correction of Personal Information**

California residents have the right to request F&M Bank correct inaccurate personal information collected and maintained in its records.

## **Limiting the Use of Sensitive Personal Information.**

Residents of California have the right to direct us to use or disclose sensitive personal information only for providing goods or services, or as otherwise minimally permitted under applicable law. However, we do not use or disclose sensitive personal information for any purpose other than providing our goods and services to you, or as otherwise minimally permitted under applicable law.

## **Opting Out of Cookies and Sale/Sharing Using Online Tracking Technologies.**

Our use of online tracking technologies may be considered a "sale" / "sharing" under applicable law. Residents of California have the right to opt out of being tracked by these third parties by clicking the Your Privacy Choices link at the bottom of our website and selecting your preferences.

Residents of California may opt out by broadcasting an opt-out preference signal, such as the Global Privacy Control (GPC) (on the browsers and/or browser extensions that support such a signal). To download and use the browser supporting the GPC browser signal, click here: <https://globalprivacycontrol.org/orgs>. If you choose to use the GPC signal, you will need to turn it on for each supported browser or browser extension you use.

## **Right to Equal Service & Price.**

You have the right to receive equal service and price, even if you exercise a privacy right.

## **Third Party Marketing.**

If you are one of our customers, California Civil Code Section 1798.83 permits you to request information regarding the disclosure of your personal information to third parties for the third parties' direct marketing purposes. We do not disclose your personal information to third parties for the third parties' direct marketing purposes.

## **Information Required for Submitting a Verifiable Request to F&M Bank.**

Using any of the methods described at the start of this section, please provide the following pieces of information (if applicable):

- Your first and last name, including middle initial if applicable
- A telephone number where you can be reached during the hours of Monday - Friday from 8:00 a.m. – 5:00 p.m.
- The last 4 digits of your account number (if you have one)
- Email address
- Your physical address

Once we receive your request, we will contact you via telephone within 10 business days to follow up on your request.

Before disclosing any information, F&M Bank will verify your identity. To verify your identity we will require you to provide us with your name, contact information, and other information needed to match you to our records and verify your identity. The amount and type of information required may vary depending on the nature of the request. Once F&M Bank has verified your identity, we will respond within 45 days of receiving your request. If your identity cannot be verified, we will attempt to contact you to gather additional information. If we are not successful in our attempts, we will notify you that your request has been denied due to the inability to verify your identity.



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## Instructions for Authorizing Agents to Exercise Rights.

California residents may authorize an agent to submit rights requests on behalf of the resident. If you are an authorized agent wishing to exercise rights on behalf of a California resident, please contact us using any of the methods described at the start of this section and expressly indicate that you are an agent authorized to submit rights requests on behalf of a California resident. We will require you to provide a valid agent authorization form unless we already have a completed form on file.

## 8. Children's Privacy

Our web site is not intended for use by children under the age of 13. We do not knowingly solicit data online from, or market online to, children under the age of 13. If we knowingly obtain personally identifying information in error on a child under the age of 13, we will delete that information from our systems.

## 9. Change of Control

Personal information may be transferred to a third party because of a sale, acquisition, merger, reorganization, or other change in control. If we sell, merge, or transfer any part of the business, part of the sale may include your personal information.

## 10. Data Security

We implement a variety of security measures to maintain the safety of your personal information when you enter, submit, or access your personal information. However, no website, application, or transmission can guarantee security. Thus, while we have established and maintain what we believe to be appropriate technical and organizational measures to protect the confidentiality, security, and integrity of personal information obtained through the web site, we cannot ensure or warrant the security of any information you transmit to us.

## 11. Retention of Personal Information

The length of time F&M Bank will retain each category of personal information will depend on a number of criteria including the length of time we are required to maintain the personal information in order to comply with applicable regulatory requirements and the length time the information is needed to accomplish the business or commercial purposes for which the information is collected, used, or disclosed.

## 12. Changes to this Policy

We may add to, delete from, or otherwise change the terms of this Statement from time to time by posting a notice of the change (or an amended Statement) at this web site. If required by law, we will send you a notice of the change. Your continued use of our web site or any on-line service following notification will constitute your agreement to the revised Statement.

## 13. Questions

If you have any questions regarding this Statement, or with F&M Bank's privacy practices, please e-mail us at [privacy@FMB.com](mailto:privacy@FMB.com) or write to us at F&M Bank, Attn: Compliance Department, 4909 Lakewood Blvd, Suite 201 Lakewood CA, 90712