

F&M BANK

FARMERS & MERCHANTS BANK OF CENTRAL CALIFORNIA

California Consumer Privacy Act Notice at Collection

Effective 7/1/2024

This California Consumer Privacy Act Notice at Collection (“Notice”) explains how Farmers & Merchants Bank of Central California and Farmers & Merchants Bancorp (“Company,” “Bank,” “we,” or “us”) collect Personal Information relating to California residents covered by the California Consumer Privacy Act of 2018 and as amended by the California Privacy Rights Act of 2020 (collectively, “CCPA”). This “Notice” constitutes our Notice at collection for the Bank’s online and offline practices regarding the collection, use and retention of Personal Information.

Under the CCPA, Personal Information is information that identifies, relates to, or could reasonably be linked directly or indirectly with a particular California resident and includes certain categories of Personal Information and Sensitive Personal Information (a subset of Personal Information) as detailed below. The CCPA, however, does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act (“GLBA”) which is governed by the Bank’s privacy policy located on our website. This Notice explains the categories of Personal Information that we collect about California residents and the business or commercial purpose for which we use that Personal Information.

Categories of Personal Information that We Collect

The Personal Information that we collect will depend on our relationship or interaction with that individual. In the past 12 months, we have collected the following categories of Personal Information covered by this Notice:

- Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver’s license number, passport number, or other similar identifiers;
- Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, date of birth, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information;
- Characteristics of protected classifications under California or federal law, which could include a person’s race, ethnicity, sex and marital status, among others;
- Commercial information such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies;
- Biometric information such as fingerprints;
- Internet or other electronic network activity information, such as browsing history, search history and information regarding an interaction with an internet website, application, or advertisement;
- Geolocation data such as device location and Internet Protocol (IP) location;
- Audio, electronic, visual and similar information, such as call and video recordings;
- Professional or employment-related information, such as work history and prior employers;
- Inferences drawn from any of the Personal Information listed above to create a profile reflecting the consumer’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes; and
- The following categories of Sensitive Personal Information comprised of Personal Information that may reveal:
 - Social Security, driver’s license, state identification card, or passport number;
 - Account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account;
 - Precise geolocation;
 - Racial or ethnic origin, religious or philosophical beliefs, or union membership;
 - Citizenship or Immigration status;
 - The contents of mail, email, and text messages unless the business is the intended recipient of the communication;
 - The processing of biometric information for the purpose of uniquely identifying a person; and
 - Personal Information collected and analyzed concerning health.

F&M BANK

FARMERS & MERCHANTS BANK OF CENTRAL CALIFORNIA

Why We Collect Personal Information and How We Use It

We collect and use Personal Information for business or commercial purposes. The following table lists the purposes for which we collect and use Personal Information including Sensitive Personal Information.

Purposes for Collection & Use	Examples
Provide and manage products and services	<ul style="list-style-type: none">• Establish and process transactions for our products and services including checking accounts, loans, investment accounts, as well as additional products for businesses such as commercial financing and payment services;• Support the ongoing management and maintenance of our products and services including to provide account statements, online banking access, customer service, payments and collections, and account notifications; and• Perform services for our business, provide goods or services requested by individuals, and ensure security and integrity.
Support our everyday operations, including to meet risk, legal, and compliance requirements	<ul style="list-style-type: none">• Perform accounting, monitoring, and reporting;• Enable information security and anti-fraud operations as well as credit, underwriting, and due diligence;• Support audit and investigations, legal requests and demands, as well as exercise and defend legal claims;• Enable the use of service providers for business purposes;• Comply with applicable banking, lending and employment laws;• Compliance with policies, procedures, and contractual obligations; and• Obtain support for fulfilling the above purposes from our third-party service providers, professional services and business partners, and financial institutions.
Manage, improve, and develop our business	<ul style="list-style-type: none">• Market, personalize, develop, as well as improve our products and services;• Conduct research and analysis, including to drive product and services innovation;• Support customer relationship management;• Evaluate and engage in business transactions which may include mergers, acquisitions, and other transactions such as the transfer or selling of assets; and• Obtain support for fulfilling the above purposes from our third-party service providers, professional services and business partners, and financial institutions.
Support employment, infrastructure, and human resource management	<ul style="list-style-type: none">• Provide benefits to employees and dependents, including healthcare and retirement plans;• Manage pay and compensation activities;• Manage and operate our facilities and infrastructure;• Process employment applications; and• Obtain support for fulfilling the above purposes from our third-party service providers, professional services and business partners, and financial institutions.

Sale or Sharing of Personal Information

We have not sold or shared Personal Information or Sensitive Personal Information of a California resident, including minors under 16 years of age, subject to the CCPA.

Retention of Personal Information

The length of time that we intend to retain each category of Personal Information will depend on a number of criteria, including (i) the length of time we are required to retain Personal Information in order to comply with applicable legal and regulatory requirements, (ii) the length of time we may need to retain Personal Information in order to accomplish the business or commercial purpose(s) for which such Personal Information is collected, used or disclosed (as indicated in this Notice), and (iii) whether you choose to exercise your right, subject to certain exceptions, to request deletion of your Personal Information.

California Consumer Privacy Act Notice

You may access the Bank's California Consumer Privacy Act Notice on our website: www.fmbonline.com/ccpa-notice.html.

Changes to This Notice

We may change or update this Notice periodically. When we do, we will post the revised Notice on this page with a new revision date.