

FACTS	WHAT DOES CENTRAL BANK & TRUST (PART OF FARMERS & STOCKMENS 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: <ul style="list-style-type: none"> • Social Security number and employment information • Income and account balances • Payment history and credit history 	
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 Central Bank & Trust (Part of Farmers & Stockmens Bank) chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Central Bank & Trust (Part of Farmers & Stockmens Bank) 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	YES
For joint marketing with other financial companies	NO	WE DON'T SHARE
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"> • Mail the form below <p>Please note:</p> <p>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 anytime to limit our sharing.</p>	
Questions?	Go to www.centralbancorp.com	

Mail-in Form										
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share my information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information to market to me.</p>									
	<table border="1"> <tr> <td>Name</td> <td></td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State Zip</td> <td></td> </tr> <tr> <td>Account #</td> <td></td> </tr> </table>	Name		Address		City, State Zip		Account #		<p>Mail to:</p> <p>Central Bank & Trust Part of Farmers & Stockmens Bank PO Box 488 Clayton, NM 88415</p>
Name										
Address										
City, State Zip										
Account #										

Who we are	
Who is providing this notice?	Central Bank & Trust (Part of Farmers & Stockmens Bank)
What we do	
How does Central Bank & Trust (Part of Farmer & Stockmens 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 Central Bank & Trust (Part of Farmer & Stockmens Bank) collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for a loan or apply for financing • open an account or use your credit or debit card • make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your credit-worthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account-unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include financial companies such as The Corundum Group, Inc., Corundum Trust Company, Inc.; nonfinancial companies such as CB Insurance Services, LLC, CBST Escrow, LLC (dba Capstone Title), and others, such as Corundum Partners, Inc.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Central Bank & Trust (Part of Farmers & Stockmens Bank) does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Central Bank & Trust (Part of Farmers & Stockmens Bank) doesn't jointly market.

