FACTS	WHAT DOES F&M BANK
IACIS	DO WITH YOUR PERSONAL INFORMATION FROM THE MOBILE APPLICATION
Why?	The mobile application requests access to information stored on your device such as location, camera, contacts, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account.
	 It is important for you to understand that: Before granting access to this information, you will be prompted to give the application that permission. If you do not wish to grant that permission, you may decline. If you later change your mind, those permissions can be updated in your device's settings.
	Settings.
What?	Some examples of information your app will request access to are: Location Contacts Camera
How?	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.
	The application information is retained in accordance with state and federal record retention laws. Please contact us to determine specific timeframes for your personal stored information and if that information may be deleted.
Questions?	Please contact F&M BANK at 706-678-2187 regarding questions about the information included in this Mobile Privacy Disclosure or questions about this application.
	You can also access the bank's fully Privacy Policy at www.fmbanknow.com .