

Terms of Use

These terms govern the use of this website. We require that all visitors to our site adhere to the following terms and conditions. Please read them carefully before accessing the site. If you do not agree with these terms and conditions below, you should not access this site, or any pages therein.

Website Content

The materials on this website are provided by Farmers National Bank as a service to its customers and may be used for informational purposes only. Information that appears on this website should be considered an advertisement. Nothing contained in any page on this site takes the place of the bank's agreements and disclosures that govern its products and services. If any information on this site conflicts with that in the bank's agreements and disclosures, the agreements and disclosures will control. Any and all information is subject to change without notice. This website is not directed to children, although we may promote information or products that may be appropriate for children. Parents of children interested in any of our services should contact us at any of our bank locations.

Illegal Use

The information and materials contained in this website are owned by Farmers National Bank or by others, as applicable. You may not copy, reproduce, modify, publish, upload, post, transmit, sell, store for use or distribute any of the materials in any way, without Farmers National Bank's prior written permission, except as permitted by law. You agree to prevent any unauthorized copying of the materials. Misuse of any information posted on our website is strictly prohibited.

User Submissions

Any communication or material that you transmit to us through this website or through electronic mail may be used only by Farmers National Bank for the purposes described in our Privacy Policy. All information submitted to our website shall be considered and shall remain property of Farmers National Bank. This information will be used internally for the purpose intended or as allowed by law. You are prohibited from posting or transmitting to or from this website any unlawful, threatening, libelous, defamatory, obscene or other material that would violate any law.

If you need to communicate personal or confidential information, please do not use email to contact us, as it is not secure. Instead, use the secure file transfer feature, call us on the phone or visit us in person.

Farmers National Bank shall be free to use, for any purpose, any idea or concept contained in information submitted by a visitor to us through the website.

Linked Third Party Websites

For your convenience, we provide links to other websites. Farmers National Bank does not control linked third party sites and is not responsible for the content on any site other than this one. When you click on a link to a third party site you are leaving Farmers National Bank's website and are directed to another website. If you decide to access any of the third party sites linked within this site, you do this entirely at your own risk. Users assume all responsibility when they go to other sites via the links within our website.

Farmers National Bank does not endorse or guarantee companies or products to which it links. We make no representation or warranty regarding the accuracy of the information contained in linked third party sites. The products and services offered by linked third parties are not products of Farmers National Bank and are not insured by any governmental agency such as the Federal Deposit Insurance Corporation (FDIC). Be aware that the security and privacy policies on linked sites may be different from our policies so please read third party privacy and security policies closely. If you have any questions or concerns about the products and services on linked third party sites, please contact the third party directly. We suggest that you always verify the information obtained from linked sites before acting upon this information. Farmers National Bank reserves the right to add or cancel linked sites at any time.

Warranties

Farmers National Bank makes no warranties of any kind regarding the products and services advertised on this site. Farmers National Bank will use reasonable efforts to ensure that all information displayed is accurate; however, we expressly disclaim any representation and warranty, expressed and implied, including, without limitation, warranties of merchantability, fitness for a particular purpose, suitability, and the ability to use the site without contracting a computer virus. Farmers National Bank is not responsible for any loss, damage, expense, or penalty (either in tort, contract or otherwise), including direct, indirect, consequential and incidental damages, that result from the access of or use of this site. This limitation includes, but is not limited to the omission of information, the failure of equipment, the delay or inability to receive or transmit information, the delay or inability to print information, the transmission of any computer virus, or the transmission of any other malicious or disabling code or procedure. This limitation applies even if Farmers National Bank has been informed of the possibility of such loss or damage.

General

Farmers National Bank may revise the Terms of Use at any time by updating this posting. You should visit this page from time to time to review the current Terms of Use because they are binding on you.

Governing Law

This agreement and use of the website are governed by the laws of the State of Illinois.