

<b>FACTS</b>		<b>WHAT DOES MERCHANTS &amp; MARINE BANK DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	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.		
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>* Social Security number and income</li> <li>* Account balances and payment history</li> <li>* Credit history and account transactions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
<b>How?</b>	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 Merchants & Marine Bank chooses to share; and whether you can limit this sharing.		
<b>Reasons we can share your personal information</b>		<b>Does Merchants &amp; Marine Bank share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you		Yes	No
<b>For joint marketing with other financial companies</b>		Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences		Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness		No	We don't share
<b>For our affiliates to market to you</b>		No	We don't share
<b>Questions?</b>	<b>Call or go to the appropriate website</b>		<b>Main Phone</b>
	CannaFirst Financial	<a href="http://www.cannafirst.com">www.cannafirst.com</a>	(800) 788-1968
	Canvas Mortgage	<a href="http://www.canvasmortgage.com">www.canvasmortgage.com</a>	(866) 202-5499
	Farmers-Merchants Bank & Trust Co.	<a href="http://www.fmbanking.com">www.fmbanking.com</a>	(337) 332-4132
	Merchants & Marine Bank	<a href="http://www.mandmbank.com">www.mandmbank.com</a>	(866) 223-9512
	Mississippi River Bank	<a href="http://www.mississippiriverbank.com">www.mississippiriverbank.com</a>	(866) 234-8111
	Voyager Lending	<a href="http://www.voyagerlending.com">www.voyagerlending.com</a>	(228) 696-6585

<b>Who We Are</b>	
<b>Who is providing this notice?</b>	Merchants & Marine Bank and its Divisions (list of divisions below)
<b>What We Are</b>	
<b>How does Merchants &amp; Marine Bank protect my personal information?</b>	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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
<b>How does Merchants &amp; Marine Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>* Open an account or deposit money</li> <li>* Pay your bills or apply for a loan</li> <li>* Use your credit card or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>* sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>* affiliates from using your information to market to you</li> <li>* sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>* Our affiliates include financial companies related by common ownership control. The entities jointly providing this notice are listed at the end of the form.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>* Merchants &amp; Marine Bank does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>* Our joint marketing partners include companies such as financial service companies and insurance companies.</li> </ul>
<b>Merchants &amp; Marine Bank divisions include:</b>	
CannaFirst Financial	3118 Pascagoula Street, Pascagoula, MS 39567
Canvas Mortgage	12 Keystone Drive, Hattiesburg, MS 39402
Farmers-Merchants Bank & Trust Co.	100 S. Main Street, Breaux Bridge, LA 70517
Merchants & Marine Bank	3118 Pascagoula Street, Pascagoula, MS 39567
Mississippi River Bank	8435 Highway 23, Belle Chasse, LA 70037
Voyager Lending	3118 Pascagoula Street, Pascagoula, MS 39567