



FARMERS TRUST & SAVINGS BANK

West Side • Williamsburg Square • (319) 668-2525 • Member FDIC
Time, Temperature & Weather: 668-2255 • www.ftsbia.com

NOTICE OF NEGATIVE INFORMATION

Federal law requires us to provide the following notice to customers before any “negative information” may be furnished to a nationwide consumer reporting agency. “Negative information” includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

FARMERS TRUST & SAVINGS BANK
CUSTOMER SERVICE
510 ELM STREET
P.O. BOX 90
WILLIAMSBURG, IOWA 52361
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: (319) 668-2525
