

FM BANK

Experience the Advantage®

Consumer Lending Products

- Home Purchase, Equity, and Improvement
- Automobile and Vehicle
- Ready Reserve
- CD Loans

Commercial and Agricultural Lending Products

- Real Estate
- Machinery, Equipment and Vehicle
- Annual Operating
- Commodities
- Livestock
- Hedging

Consumer Deposit Account Products

- Checking
 - FM Freedom Checking
 - No minimum balance to open or maintain your account
 - Monthly service charge of \$5.00 (waived if enrolled in e-statements)
 - Debit card eligible
 - Four free Out of Network ATM withdrawals per month
 - First order of single checks is free
 - FM Advantage Checking
 - Minimum opening deposit of \$100.00
 - Free checks
 - Debit card eligible
 - Monthly service charge \$7.50 (waived if any of these are met)
 - Maintain a \$300.00 daily balance
 - Students to the age of 24 (must present student ID)
 - Age 55 and older (must notify the bank)
 - FM Elite Checking
 - Minimum opening deposit of \$1,000.00
 - Monthly service charge of \$7.50 (waived if \$500.00 daily balance is maintained)
 - Debit card eligible
 - Interest bearing account if daily balance of \$1,000.00 is maintained
 - First order of single checks is free

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- Savings
 - FM Advantage Savings
 - Minimum opening deposit of \$50.00
 - Quarterly service charge of \$1.00 (waived if any of these are met)
 - Maintain a \$50.00 daily minimum balance
 - Student up to the age of 24 (must present student ID)
 - Interest bearing account if a daily balance over \$100 is maintained
 - More than 3 debits a month will result in a \$3.00 fee per item
 - Bright Future Savings
 - Minimum opening deposit of \$10.00
 - No fees
 - Interest bearing account
 - Must be under the age of 18 to be eligible
 - FM BANK will deposit \$10 for new customers
 - Make a deposit during your birthday week to earn a \$10 deposit from FM BANK
 - Complete community service to earn a donation in your name up to \$50 to the organization of your choice
 - FM Elite Money Market
 - Minimum opening deposit of \$1,000.00
 - Monthly service charge of \$7.50 (waived if \$1,000.00 daily balance is maintained)
 - Interest bearing account if a daily balance over \$1,000.00 is maintained
 - More than 6 debits per month will result in a \$6.00 fee per item
 - IRA Variable Rate Savings
 - Minimum opening deposit of \$50.00
 - Interest is earned quarterly
 - Quarterly service charge of \$5.00 (waived if any of these are met)
 - Automatic deposit plan set up
 - Maintain a daily balance of \$1,000.00
 - Health Savings Account
 - No Minimum Balance
 - Interest bearing account if a daily balance over \$100.00 is maintained
 - Monthly service charge of \$3.50
 - Monthly service charge of \$5.00 (waived if enrolled in e-statements)

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Commercial Deposit Account Products

- Checking
 - FM Community Checking
 - For Non-Profit, 501C3 and Local Clubs
 - No minimum balance to open
 - Monthly service charge of \$2.00 (waived if \$100.00 daily balance is maintained)
 - Free first set of checks
 - FM Advantage Business Checking
 - Minimum deposit of \$100.00
 - Monthly service charge of \$7.50 (waived if \$300.00 daily balance is maintained)
 - FM Elite Business Checking
 - Minimum opening deposit of \$1,000.00
 - Monthly service charge of \$7.50 (waived if \$500.00 daily balance if maintained)
 - Interest bearing account if daily balance over \$1,000.00 is maintained
- Savings
 - FM Advantage Business Savings
 - Minimum opening deposit of \$100.00
 - Monthly service charge of \$1.00 (waived if \$100.00 daily balance is maintained)
 - Interest bearing account if a daily balance over \$100.00 is maintained
 - More than 9 debits per quarter will result in a \$1.00 fee per item (waived if daily balance is \$500 or more in statement cycle)
 - FM Elite Business Savings
 - Minimum Opening deposit of \$1,000.00
 - Monthly service charge of \$7.50 (waived if \$1,000.00 daily balance is maintained)
 - Interest bearing account if a daily balance over \$1,000.00 is maintained
 - More than 6 debits per month will result in a \$6.00 fee per item

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Consumer Services

- Online Banking
- Mobile Banking
- Bill Pay
- Mobile Deposit
- E-Statements
- Debit Cards
- Wire Transfers
- HSA Account
- 24 Hour ATM's
- VISA Gift Cards & Access Cards
- Notary Service
- Night Deposit
- Safe Deposit Boxes
- Money Orders/Cashier's Check
- Phone Transfers
- Credit Cards
- IRA Accounts

Commercial and Agricultural Services

- Online Banking
- E-Statements
- ACH Services
- Positive Pay
- Merchant Capture
- Merchant Card Services
- Debit Cards
- 24 Hour ATM's
- VISA Gift Cards & Access Cards
- Notary Service
- Night Deposit
- Wire Transfers
- Safe Deposit Boxes
- Money Orders/Cashier's Checks
- Phone Transfers
- Credit Cards