

FMB Farmers and Merchants Bank

Other Services

Certificates of Deposit

- Minimum balance to open \$1,000.00
- Interest rates are based on current market rates at the time of purchase and are a fixed rate until maturity - please contact your local branch for current available rates
- Interest may be added back to the certificate or credited to another deposit account
- Interest may be compounded quarterly on certificates with maturities of six (6) months or greater
- A penalty may be assessed for early withdrawal of principal before maturity

IRA Certificates of Deposit

- Minimum deposit to open \$1,000.00
- Interest rates are based on current market rates at the time of purchase and are a fixed rate until maturity
- After the account is opened, you may make additional deposits into your account
- Withdrawals with no penalty may be made after you have reached the age of 59 1/2 - disbursements may be made by check or credited to another deposit account
- A penalty may be assessed for early withdraw of principal before maturity

Consumer Loans

- Farmers and Merchants Bank is your lending source for life's pleasures and for life's little emergencies. We offer competitive rates with personalized service for:
 - Auto loans • Home Equity Loans • Consolidation • Personal Loans • Vacation Loans
 - Lines of Credit • Home Improvement

Go Anywhere Debit Card

- cycle at any ATM, at any bank, anywhere. (A month is defined as the customer's statement cycle)

Night Depository Services

- Farmers and Merchants Bank offers the convenience of making deposits after banking hours.

Safe Deposit Boxes

- Farmers and Merchants Bank offers safe deposit boxes in a variety of sizes for a safe, convenient and inexpensive way to store your valuables.

Commercial and Small Business Loans

FMB has a wide variety of loan options available for businesses. Our experienced lending staff will work to ensure that you find the very best credit solution to meet the needs of your company. We understand the business environment and know the value of time. At FMB, our lending professionals process all paperwork in the branch bank locations which helps enable them to make timely decisions on all loan requests and administration.

FMB offers the following Loan Products:

- Real Estate
- Agricultural Loans (Operating Lines, Equipment, and Real Estate Loans, including FSA Guaranteed Loans)
- Capital Equipment/Improvement
- Business Expansion
- Business Start-ups
- Business Purchases
- SBA (7-A and 504)
- Business Lines of Credit
- Letters of Credit



www.fmb.net

Internet Help Desk (866) 923-5362

All New Accounts are subject to credit approval

Member FDIC