

Accounts Include FREE: Online Banking • Bill Pay • F&M Standard Debit Card

F&M Farmers

F&M Young Farmers

| Minimum to Open Account | |
|--|---|
| \$100 | \$50 |
| Minimum Daily Balance | |
| None | None |
| Earns Interest | |
| No | Yes |
| Monthly Service Charge | |
| None | None |
| Limitations | |
| 150 no fee debits, credits and deposited items per month | None |
| Limitations | |
| \$0.25 for each additional debit, credit or deposit item in excess of 150 per month | None |
| e-Statements | |
| Yes <i>Mailed Statement Available</i> | Yes <i>Mailed Statement Available</i> |
| Additional Features | |
| F&M Bank & Trust will credit up to \$100 for feed/seed. Account must be opened for 30 days before credit will be deposited. A receipt must be presented or mailed to receive credit. | <p>Must be a 4-H or FFA member <i>Provide on-line enrollment to open account</i></p> <p>\$1 fee waived if ATM is not owned by F&M Bank & Trust</p> <p>Free Mobile App and Mobile Deposit</p> <p>Account reverts to F&MmyWay checking on client's 26th Birthday</p> |