



# Checking Accounts

F&M Bank & Trust offers a wide variety of checking accounts for your every need. As a thank you for your business F&M Bank & Trust offers FREE Internet Banking, FREE Telephone Banking, FREE unlimited Bill pay services and FREE Visa Checkcards with bonus points.

Distinctive Checking	Superior Checking	Quality Checking	Direct Checking	Checking Basics
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### Minimum Balance to Open

\$100	\$1,500	\$100	\$100	\$50
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### Daily Minimum Balance

\$100	\$1,500	\$100	No daily minimum balance required	No daily minimum balance required
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### Fees

Service Charge of \$4.00 if daily balance falls below \$100 any day of the statement cycle.	Service Charge of \$8.00 if daily balance falls below \$1,500 any day of the statement cycle.	Service Charge of \$8.00 if daily balance falls below \$100 any day of the statement cycle.	NONE	NONE
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### Interest Bearing

YES Interest earned on daily collected balance over \$500.	YES Interest earned on daily collected balance over \$1,500.	YES Interest earned on daily collected balance over \$1,000.	NO	NO
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### Additional Features

-Must be at least 50 years old -Free Club Checks -Checks will be stored in Check Image Check Image Archive -Free Safe Deposit Box -Unlimited Check Writing	-500 free bonus points with e-statement sign-up -Checks will be stored in Check Image Archive -Unlimited Check Writing	-500 free bonus points with e-statement sign-up -Checks will be stored in Check Imaging Archive -Unlimited Check Writing	-Client must have valid e-mail address -No minimum balance -No monthly service charge -Checks will be stored in Check Image Archive -Statement will be sent as an e-statement -Unlimited Check Writing	-Client must be 22 years of age or younger -No monthly service charge -Checks will be stored in Check Image Archive -This account reverts to a Quality Checking Account on client's 23rd birthday. -Unlimited Check Writing
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### Free With Checking Accounts

- Internet Banking
- Bill Pay
- e-Statements
- F&M Debit Card
- VIC- Voice Information Center



# TRUTH-IN-SAVINGS DISCLOSURE

## ECONOMY CHECKING ACCOUNT

**MINIMUM BALANCE TO OPEN THE ACCOUNT:** You must deposit \$100.00 to open this account.

**FEES:**

A debit items fee of \$0.30\* will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) during a statement cycle. This fee will appear as a service charge on your monthly statement. Checks stored in Check Image Archive.

## DIRECT CHECKING ACCOUNT

A client must have a valid email address to qualify. There is no monthly service charge. If qualifications are not met this account will revert to a Quality Checking Account.

**MINIMUM BALANCE TO OPEN THE ACCOUNT:** You must deposit \$100.00 to open this account.

**ADDITIONAL FEATURES:** Unlimited Check Writing. Checks stored in Check Image Archive. Statement will be sent as an e-statement.

## CHECKING BASICS ACCOUNT

Clients must be 22 years of age or younger to qualify. This account reverts to a Quality Checking Account on the client's 23rd birthday.

**MINIMUM BALANCE TO OPEN THE ACCOUNT:** You must deposit \$50.00 to open this account.

**ADDITIONAL FEATURES:** Unlimited Check Writing. No monthly service charge. Checks stored in Check Image Archive.

## DISTINCTIVE CHECKING ACCOUNT

Clients must be 50 years of age or older to qualify.

**RATE INFORMATION:** Your interest rate and annual percentage yield may change.

**FREQUENCY OF RATE CHANGES:** We may change the interest rate on your account at any time.

**DETERMINATION OF RATE:** At our discretion, we may change the interest rate on your account.

**COMPOUNDING AND CREDITING FREQUENCY:** Interest will be compounded every day. Interest will be credited to your account every month.

**MINIMUM BALANCE TO OPEN THE ACCOUNT:** You must deposit \$100.00 to open this account.

**MINIMUM BALANCE TO AVOID IMPOSITION OF FEES:** A service charge fee of \$4.00\* will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the cycle.

**MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED:** You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**DAILY BALANCE COMPUTATION METHOD:** We use the daily balance method to calculate the interest in your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL OF INTEREST ON NONCASH DEPOSITS:** Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**ADDITIONAL FEATURES:** Free Club Checks. Free 2X5 Safe Deposit Box. Unlimited Check Writing. Checks stored in Check Image Archive.

## SUPERIOR CHECKING ACCOUNT

**RATE INFORMATION:** Your interest rate and annual percentage yield may change.

**FREQUENCY OF RATE CHANGES:** We may change the interest rate on your account at any time.

**DETERMINATION OF RATE:** At our discretion, we may change the interest rate on your account.

**COMPOUNDING AND CREDITING FREQUENCY:** Interest will be compounded every day. Interest will be credited to your account every month.

**MINIMUM BALANCE TO OPEN THE ACCOUNT:** You must deposit \$1,500.00 to open this account.

**MINIMUM BALANCE TO AVOID IMPOSITION OF FEES:** A service charge fee of \$8.00\* will be imposed every statement cycle if the balance in the account falls below \$1,500.00 any day of the cycle.

**MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED:** You must maintain a minimum balance of \$1,500.00 in the account each day to obtain the disclosed annual percentage yield.

**DAILY BALANCE COMPUTATION METHOD:** We use the daily balance method to calculate the interest in your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL OF INTEREST ON NONCASH DEPOSITS:** Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**ADDITIONAL FEATURES:** Unlimited Check Writing. Checks stored in Check Image Archive. 500 free bonus points on your F&M Check Card with e-statement sign up.

## QUALITY CHECKING ACCOUNT

**RATE INFORMATION:** Your interest rate and annual percentage yield may change.

**FREQUENCY OF RATE CHANGES:** We may change the interest rate on your account at any time.

**DETERMINATION OF RATE:** At our discretion, we may change the interest rate on your account.

**COMPOUNDING AND CREDITING FREQUENCY:** Interest will be compounded every day. Interest will be credited to your account every month.

**MINIMUM BALANCE TO OPEN THE ACCOUNT:** You must deposit \$100.00 to open this account.

**MINIMUM BALANCE TO AVOID IMPOSITION OF FEES:** A service charge fee of \$8.00\* will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the cycle.

**MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED:** You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

**DAILY BALANCE COMPUTATION METHOD:** We use the daily balance method to calculate the interest in your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL OF INTEREST ON NONCASH DEPOSITS:** Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**ADDITIONAL FEATURES:** Unlimited Check Writing. Checks stored in Check Image Archive. 500 free bonus points on your F&M Check Card with e-statement sign up.

\*Fee subject to applicable state/local sales taxes.