



Savings Accounts

F&M Bank & Trust offers savings accounts to help you reach your financial goals.

Regular Savings	Prime Plus (Insured Money Market)	Dream Big Account	Christmas Club Account
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Minimum Balance to Open

\$100	\$2,500	\$50	\$10
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Daily Minimum Balance

\$100	\$2,500	No daily minimum balance required	No daily minimum balance required
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Fees

-\$3 Per month service charge if balance falls below \$100 any day of the statement cycle. -\$1 for each debit item in excess of five per month.	-\$10 service charge if balance falls below \$2,500 any day of the statement cycle.	-\$5 for each debit item in excess of 3 per quarter	
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Interest Bearing

-Interest paid quarterly	-Interest paid monthly -Tiers \$2,500 - \$24,999 \$25,000 - \$49,999 \$50,000 - \$74,999 \$75,000 or more	-Interest paid quarterly	-The Bank will match the 51st payment if all payments have been made as scheduled.
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Additional Features

-Service charge waived for children under 18 years of age.	-Monthly statement. -Checks will not be stored in check image archive.	-Client must be 22 years or younger -Account reverts to regular savings on client's 23rd birthday	-With 50 weekly consecutive deposits, F&M Bank & Trust will make the 51st deposit.
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TRUTH-IN-SAVINGS DISCLOSURE

PRIME PLUS ACCOUNT (Insured Money Market)

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 \$2,500.00 to open this account.

MINIMUM BALANCE TO AVOID IMPOSITION OF FEES: A service charge fee of \$10.00* will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED: You must maintain a minimum balance of \$2,500.00 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).

TRANSACTION LIMITATIONS: Transfers from a Prime Plus Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per statement cycle.

REGULAR SAVINGS 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 quarter.

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

MINIMUM BALANCE TO AVOID IMPOSITION OF FEES: A low balance fee of \$3.00 will be imposed each month if the balance in the account falls below \$100.00 any day of the month. This charge will not apply to minors (up to the age of 18).

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).

TRANSACTION LIMITATIONS:

Transfers from a Regular Savings Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no transfers by check, draft, debit card, or similar order to third parties.

FEES: A fee of \$1.00 will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of five (5) during a month. This fee will not apply to minors (up to the age of 18). Fees will appear as a service charge on your quarterly statement.

DREAM BIG ACCOUNT

Clients must be 22 years of age or younger to qualify. This account will revert to a Regular Savings Account on the client's 23rd birthday.

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 quarter.

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

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).

TRANSACTION LIMITATIONS: Transfers from a Dream Big Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per statement cycle with no transfers by check, draft, debit card, or similar order to third parties.

FEES: A fee of \$5.00 will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of three (3) during a quarter. Fees will appear as a service charge on your quarterly statement.

CHRISTMAS CLUB ACCOUNT

MINIMUM BALANCE TO OPEN THE ACCOUNT: You must deposit \$10.00 to open this account.

TRANSACTION LIMITATIONS: Weekly deposits allowed to this account are, \$10.00, \$25.00, \$50.00, \$100.00, \$150.00, or \$200.00. If any withdrawals are made from this account before the end of the club year, then this account is closed.

BONUS: If 50 consecutive and timely weekly deposits of the same amount are made to this account, F&M will make the 51st deposit of that amount for the client.

PAYMENT: At the end of the club year, the balance in the account will be credited to an F&M account of the client's choice.

ADDITIONAL INFORMATION: You must make at least one deposit to your account by December 31 for the account to remain open.

*Fee subject to applicable state/local sales taxes.