

Additional Business Services:

Merchant Card Program In today's market, we realize the ability to accept credit cards and/or debit check cards as a form of payment from your customers plays a major role in your business. Experience hassle-free and cost-effective credit card processing with F&M Bank & Trust.

ACH Origination F&M Bank & Trust offers businesses the opportunity to save time and money by processing payroll, memberships, or even titling transactions electronically via ACH Origination. This feature is also available with F&M E-Business.

Wire Exchange F&M Bank & Trust is offering a new wire exchange process for businesses who send and receive wires on a regular basis. By simply providing an e-mail address, F&M Bank & Trust will notify you each time a wire transaction is posted to your account.

Lines of Credit/Letter of Credit Convenient terms; competitive rates. International & Standby

Other services include: Real Estate Financing; Equipment Loans; Trust Services; Investment Banking Services; Night Depository Service

Additional Features: Free Telephone Banking, Free Check Images, Visa Business Credit Card (2), F&M E-Business online banking available.

F&M COMMUNITY CHECKING ACCOUNT PRIME PLUS ACCOUNT

INTEREST RATE TIERS

F&M COMMUNITY CHECKING ACCOUNT

Tier 1 - If your daily collected balance is \$2,499.99 or less, the interest rate paid on the entire balance in the account will be _____ % with an annual percentage yield of _____ %.

Tier 2 - If your daily collected balance is \$2,500.00 or more, the interest rate paid on the entire balance in the account will be _____ % with an annual percentage yield of _____ %.

F&M BUSINESS PRIME PLUS ACCOUNT

(Minimum to open \$2,500)

Tier 1 - If your daily balance is \$75,000.00 or more, the interest rate paid on the entire balance in your account will be _____ % with an annual percentage yield of _____ %.

Tier 2 - If your daily balance is more than \$49,999.99 but less than \$75,000.00, the interest rate paid on the entire balance in your account will be _____ % with an annual percentage yield of _____ %.

Tier 3 - If your daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____ % with an annual percentage yield of _____ %.

Tier 4 - If your daily balance is more than \$2,499.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be _____ % with an annual percentage yield of _____ %.

F&M E-Business

E-Business Basic

F&M Bank & Trust is pleased to offer an internet banking program specifically for businesses.

Features include:

- *Access deposit and loan account balances anytime, anywhere, at real time
- *Check/verify transaction activity in your current and previous bank statements
- *Transfer funds as needed or on a set schedule
- *Allows businesses to restrict employee access to specific accounts, at specific times, on specific days

E-Business Deluxe

Offers the same features as the Basic E-Business and includes these additional features:

- *ACH origination capabilities
- *Allows businesses to initiate wire transfers
- *Enables businesses to verify/approve transactions scheduled to process

F&M Business Bill Pay

F&M Bank & Trust's newest business product is F&M Business Bill Pay. A product similar to our consumer bill pay, F&M Business Bill Pay allows a company to be more cost efficient by controlling access to their corporate accounts, generating one-time or recurring payments, initiating payroll, and reviewing the company's payment history.

Log on to our website, www.fmbanktrust.com click the Business Development tab, and view the demo or contact the Business Development Department at F&M Bank & Trust.

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Farmers & Merchants Bank & Trust

319-754-BANK 888-331-BANK



www.fmbanktrust.com

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FDIC



Farmers & Merchants Bank & Trust Business Banking

F&M BASIC BUSINESS

The F&M Basic Business account is designed for businesses that write a limited number of checks. Features include 150 transactions (1) per statement cycle free of charge and no minimum balance to maintain.

Minimum Balance to Open the Account: \$100.00

Fees: The first 150 transactions are free. After the first 150 transactions, (1) are \$0.25 each. (3)

F&M BUSINESS

The F&M Business account is designed for businesses with a higher activity level and will maintain a low minimum balance in the account.

Minimum Balance to Open the Account: \$100.00

Minimum Balance to Avoid Fees: There is no minimum balance fee if \$3,000.00 daily balance is maintained each day during the statement cycle. If the balance falls below \$3,000.00, a \$7.00 (3) service charge will be assessed.

Fees: The first 250 transactions are free. After the first 250, transactions (1) are \$0.25 each. (3)

F&M COMMERCIAL

The F&M Commercial account is designed for businesses with a high volume of activity. This account allows unlimited transactions. An earnings credit is available to offset or reduce fees.

Minimum Balance to Open the Account: \$100.00

Fees: A maintenance fee of \$9.00 (3), transaction fees of \$.15 per debit and deposit and \$.10 per deposited item (1) (3) will be assessed each statement cycle.

Earnings Credit: An earnings credit, which is variable, is available to offset fees. The earnings credit will be calculated on the average daily available balance less a 10% Reserve Requirement.

F&M SWEEP ACCOUNT

The F&M Sweep account is designed for businesses that have excess funds to invest. A minimum balance is customized for the client and the remaining balance is swept into an investment account on a daily basis earning a variable rate of interest. Monthly fees can be eliminated or reduced by an earnings credit based on the average daily available balance in the checking account, less a 10% Reserve Requirement.

(These funds are NOT FDIC insured however they are secured with bonds owned and pledged by F&M Bank & Trust.)

F&M BUSINESS PRIME PLUS

(Insured Money Market)

The Business Prime Plus allows you to write a limited number of checks and earn interest. Rates will fluctuate depending on market conditions and transactions are limited.

Minimum Balance to Open the Account: \$2,500.00

Minimum Balance to Avoid Fees: There is no minimum balance fee if a \$2,500.00 daily balance is maintained. A service charge of \$10.00 (3) will be assessed each month if the daily balance falls below \$2,500.00.

Minimum Balance to obtain the annual percentage yield: You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Additional Information: Rates are variable, tiered and may change at any time. Interest is compounded daily and credited to your account monthly. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest is calculated using the daily balance method. This method applies a daily periodic rate to the principal balance in the account each day. Refer to interest rate schedule for current tiered rates.

Transaction Limitations: Transfers from a Business 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.

F&M COMMUNITY CHECKING

F&M Community Checking is an interest bearing checking account designed for municipalities and not-for-profit organizations.

Minimum Balance to Open the Account: \$1,000.00

Minimum Balance to Avoid Fees: There is no minimum balance fee if \$1,000.00 daily balance is maintained. A service charge of \$10.00 (3) will be assessed each statement cycle if the daily balance falls below \$1,000.00 any day during the statement cycle.

Daily Collected Balance Computation Method: The daily collected balance method is used to calculate the interest on the account. This method applies a periodic rate to the principal in the account each day. The interest is credited each statement cycle.

Additional Information: Rates are variable, tiered and may change at any time. Interest is compounded daily and credited to your account each statement cycle. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest is calculated using the average daily available balance method. This method applies a daily periodic rate to the principal balance in the account each day. Refer to interest rate schedule for current rates.

FOOTNOTES:

(1) Transactions include debits (withdrawal, automatic transfer, or payment out of this account) and credits (deposits and deposited items).

(2) Subject to card account terms.

(3) Subject to state and/or local sales tax.