

BUSINESS BANKING



OFFICE LOCATIONS

Main – Long Beach
302 Pine Ave.
Long Beach, CA 90802
(562) 437-0011

Belmont Shore*
4827 E. 2nd St.
Long Beach, CA 90803
(562) 621-1430

Bixby Knolls*
4545 California Ave.
Long Beach, CA 90807
(562) 984-3600

Corona del Mar*
2421 E. Coast Hwy.
Corona del Mar, CA 92625
(949) 723-1804

Downey*
9001 Firestone Blvd.
Downey, CA 90241
(562) 334-1836

East Long Beach
3140 E. Anaheim St.
Long Beach, CA 90804
(562) 621-1400

Fullerton*
315 N. Harbor Blvd.
Fullerton, CA 92832
(714) 578-1945

Garden Grove*
10422 Garden Grove Blvd.
Garden Grove, CA 92843
(714) 590-3880

Huntington Beach*
7125 Yorktown Ave.
Huntington Beach, CA 92648
(714) 465-3131

Laguna Hills*
24300 Paseo de Valencia
Laguna Hills, CA 92653
(949) 340-3150

Lake Forest*
23772 Rockfield Blvd.
Lake Forest, CA 92630
(949) 460-7900

Lakewood*
4909 Lakewood Blvd.
Lakewood, CA 90712
(562) 602-8378

Los Altos*
2302 Bellflower Blvd.
Long Beach, CA 90815
(562) 799-7271

Memorial Hospital
2801 Atlantic Ave.
Long Beach, CA 90806
(562) 989-7862

Newport Beach
4695 MacArthur Ct., Ste. 130
Newport Beach, CA 92660
(949) 241-8280

Orange*
1220 E. Katella Ave.
Orange, CA 92867
(714) 288-8450

Redondo Beach*
1333 S. Pacific Coast Hwy.
Redondo Beach, CA 90277
(310) 802-7560

Rolling Hills Estates*
27525 Indian Peak Rd.
Rolling Hills Estates, CA 90274
(310) 491-1711

Rossmoor*
12535 Seal Beach Blvd.
Seal Beach, CA 90740
(562) 799-2002

San Clemente*
621 N. El Camino Real
San Clemente, CA 92672
(949) 373-2470

San Juan Capistrano*
31873 Del Obispo St.
San Juan Capistrano, CA 92675
(949) 488-8550

Santa Ana
1750 E. 17th St.
Santa Ana, CA 92705
(714) 564-1750

Santa Barbara
33 E. Carrillo St.
Santa Barbara, CA 93101
(805) 280-4700

Torrance*
22400 Hawthorne Blvd.
Torrance, CA 90505
(310) 265-3200

Tustin*
2691 Park Ave.
Tustin, CA 92782
(714) 824-3070

SPECIALIZED CLIENT SERVICES

Healthcare Client Services
2801 Atlantic Ave.
Long Beach, CA 90806
(562) 989-7862

Home Loan Center
12515 Seal Beach Blvd.
Seal Beach, CA 90740
(866) 649-3863

OC Regional Headquarters
4695 MacArthur Ct., Ste. 130
Newport Beach, CA 92660
(949) 241-8280

Religious Client Services
12535 Seal Beach Blvd.
Seal Beach, CA 90740
(562) 344-4070

Extended Friday hours

*Open Saturdays from 9:00 am to 12:00 pm
Member FDIC • FMB.com • FM 337 • REV. 7/21



Member FDIC • FMB.com



F&M BUSINESS BANKING OPTIONS

All F&M Business Checking and Savings accounts feature Free Business Online Banking, Free Mobile Banking², Free Bill Pay, Free Mobile Check Deposit^{2,5} and Free eStatements & eNotices.

CHECKING PRODUCTS



	BUSINESS CHECKING Analyzed	BUSINESS CHECKING PLUS³
Description	A checking account with unlimited check writing and a monthly statement for businesses with high transaction volumes or advanced service needs.	A mid-tier checking account with unlimited check writing, deposits, and transactions.
Minimum Opening Balance	\$200	\$200
Account Fees	<ul style="list-style-type: none"> ✓ \$25 Maintenance Fee Per Month Applies for All Accounts Under the Same Analyzed Group in Addition to Service Fees According to the Account Analysis Schedule of Fees Provided at Account Opening ✓ Earnings Service Credit can Offset Accumulated Expenses Associated with Bank Services, Account Transactions and Currency Fees ✓ A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements ✓ \$20 Early Closure Fee Applies if the Account is Closed Within 90 Days of the Opening Date 	<ul style="list-style-type: none"> ✓ \$35 Minimum Balance Fee Per Month Applies if the Average Daily Balance for the Statement Cycle Falls Below \$35,000. ✓ A \$0.40 Fee for Each Debit Transaction (Withdrawals, Checks, or Drafts) will be Imposed after the First 400 Debit Transactions, Per Statement Cycle ✓ A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements ✓ A \$20 Early Closure Fee Applies if the Account is Closed within 90 Days of the Opening Date
Account Features/Options	<ul style="list-style-type: none"> ✓ Cash Management Services ✓ Free Mastercard® Business Debit Card with Mobile Wallet¹ ✓ Free Debit Card Alerts² ✓ Combined Monthly Statements ✓ Check Images Included with Monthly Statement 	<ul style="list-style-type: none"> ✓ 3 Business Online Banking Users ✓ 100 ACH Debit/Credit Originations ✓ Free Online Tax Payments ✓ 2 Free Outgoing Domestic Online Banking Wires – eNotice ✓ \$20,000 Currency Provided/Deposited not Including Rolled and Bagged Coin. ✓ Free Mastercard® Business Debit Card with Mobile Wallet¹ ✓ Free Debit Card Alerts² ✓ Combined Monthly Statements ✓ Check Images Included with Monthly Statement

Some account features and benefits may be subject to separate application, agreement, fees, and/or approval. Terms, Conditions and Limitations may apply. Account features and benefits are subject to change with or without notice. For additional details, please refer to Services & Fees located at fmb.com/fees, or the agreement and disclosures provided at the time of account opening, or ask our office staff.

1. Other financial institutions and ATM operators may charge an additional surcharge fee for use of their ATM, which is disclosed and debited at the time of your transaction. 2. F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service. 3. An account originally opened as non-analyzed may be subsequently analyzed at the Bank's discretion and service charged accordingly. 4. Up to six transfers or withdrawals are allowed per month to another account of the depositor or to a third party by means of a pre-authorized, automatic or telephonic transfer or by check, draft, debit card, ATM card, or similar order payable to third parties. Exceeding these limitations may result in the closure of your account or the transfer of funds to another qualified account type. 5. Availability of your deposited funds is based on F&M Bank's Funds Availability Policy, are subject to verification and are not available for immediate withdrawal. Deposit limits and other restrictions apply.

F&M BUSINESS BANKING OPTIONS

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CHECKING PRODUCTS



	BUSINESS CHECKING Non-Analyzed ³	BUSINESS INTEREST ON CHECKING³
Description	A simple non-interest bearing checking account with unlimited check writing, deposits and transactions.	A simple interest bearing, non-analyzed account, great for sole proprietors and non-profit organizations, with unlimited check writing, deposits and transactions.
Minimum Opening Balance	\$200	\$200
Account Fees	<ul style="list-style-type: none"> ✓ \$20 Minimum Balance Fee Per Month Applies if the Balance in the Account Falls Below \$5,000 Any Day of the Statement Cycle ✓ A Per Check/Withdrawal Fee of \$0.40 for Each Debit Transaction (Withdrawal, Check, Automatic Transfer or Payment) will be Imposed after the First 300 Debit Transactions, Per Statement Cycle ✓ A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements ✓ \$20 Early Closure Fee Applies if the Account is Closed within 90 Days of the Opening Date 	<ul style="list-style-type: none"> ✓ \$25 Minimum Balance Fee Per Month Applies if the Balance in the Account Falls Below \$6,000 Any Day of the Statement Cycle ✓ A Per Check/Withdrawal Fee of \$0.40 for Each Debit Transaction (Withdrawal, Check, Automatic Transfer or Payment) will be Imposed after the First 300 Debit Transactions, Per Statement Cycle ✓ A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements ✓ \$20 Early Closure Fee Applies if the Account is Closed Within 90 Days of the Opening Date
Account Features/Options	<ul style="list-style-type: none"> ✓ Cash Management Services ✓ Free Mastercard® Business Debit Card with Mobile Wallet¹ ✓ Free Debit Card Alerts² ✓ Combined Monthly Statements ✓ Check Images Included with Monthly Statement 	<ul style="list-style-type: none"> ✓ Competitive Variable Interest Rate; Interest Accrues Daily and is Credited to the Account Monthly ✓ Cash Management Services ✓ Free Mastercard® Business Debit Card with Mobile Wallet¹ ✓ Free Debit Card Alerts² ✓ Combined Monthly Statements ✓ Check Images Included with Monthly Statement

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1. Other financial institutions and ATM operators may charge an additional surcharge fee for use of their ATM, which is disclosed and debited at the time of your transaction. 2. F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service. 3. An account originally opened as non-analyzed may be subsequently analyzed at the Bank's discretion and service charged accordingly. 4. Up to six transfers or withdrawals are allowed per month to another account of the depositor or to a third party by means of a pre-authorized, automatic or telephonic transfer or by check, draft, debit card, ATM card, or similar order payable to third parties. Exceeding these limitations may result in the closure of your account or the transfer of funds to another qualified account type. 5. Availability of your deposited funds is based on F&M Bank's Funds Availability Policy, are subject to verification and are not available for immediate withdrawal. Deposit limits and other restrictions apply.

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SAVINGS PRODUCTS



	BUSINESS MARKET RATE SAVINGS	BUSINESS MARKET RATE MONEY MARKET	CERTIFICATES OF DEPOSIT (CDs)
Description	An account that allows easy access to excess funds and pays a competitive rate of interest.	A limited transaction account that earns a competitive interest rate, allowing you to keep your funds liquid and secure.	Gain a better return, determine the term of your investment and select how interest payments are to be made.
Minimum Opening Balance	\$200	\$200	\$1,000
Account Fees	<ul style="list-style-type: none"> ✓ \$15 Minimum Balance Fee Per Quarter Applies if the Average Daily Balance for the Quarter Falls Below \$1,000 ✓ \$3 Per Check/Withdrawal Fee Per Transaction on Withdrawals Exceeding 6 Per Quarter (Withdrawal, Check, Automatic Transfer or Payment) Applies if the Balance in the Account Falls Below \$1,000 Any Day of the Quarter ✓ A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements ✓ \$20 Early Closure Fee Applies if the Account is Closed Within 12 Months of the Opening Date 	<ul style="list-style-type: none"> ✓ \$15 Minimum Balance Fee Per Month Applies if the Balance in the Account Falls Below \$4,000 Any Day of the Statement Cycle ✓ A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements ✓ \$20 Early Closure Fee Applies if the Account is Closed Within 90 Days of the Opening Date 	<ul style="list-style-type: none"> ✓ Early Withdrawal and Closure Penalties May Apply if Made Prior to the Maturity Date
Account Features/Options	<ul style="list-style-type: none"> ✓ Competitive Variable Interest Rate; Interest Accrues Daily and is Paid to the Account Quarterly ✓ Interest Rate Structure is Tiered Based on Daily Balance Maintained ✓ Limited Withdrawal Privileges⁴ ✓ Free Mastercard® Business Debit Card with Mobile Wallet¹ ✓ Combined Monthly Statements or a Quarterly Savings-Only Statement 	<ul style="list-style-type: none"> ✓ Competitive Variable Interest Rate; Interest Accrues Daily and is Paid to the Account Monthly ✓ Interest Rate Structure is Tiered Based on Daily Balance Maintained ✓ Limited Withdrawal Privileges⁴ ✓ Check Images Included with Monthly Statement ✓ Free Mastercard® Business Debit Card with Mobile Wallet¹ ✓ Free Debit Card Alerts² ✓ Combined Monthly Statements 	<ul style="list-style-type: none"> ✓ Competitive Fixed Interest Rate during initial term; Interest Accrues Daily and is Paid to the Account, by Check or Deposited to Another F&M Account Monthly, Quarterly, Annually or at Maturity ✓ Interest Rate Structure is Tiered Based on Opening or Renewal Balance ✓ Selection of Terms: 7 to 31 Days, 91 Days, 182 Days; or 12 – 23 Months, 24 – 35 Months, 36 – 47 Months, 48 Months, or 60 Months ✓ Automatic Renewal at Maturity Unless Otherwise Stated

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ADDITIONAL BUSINESS BANKING PRODUCTS AND SERVICES

ONLINE SOLUTIONS

BUSINESS ONLINE BANKING AND BILL PAY

Manage your business's finances securely from your computer or mobile device anytime, anywhere. Get all of the benefits of Online Banking, with special features specifically tailored to your business.

CASH MANAGEMENT SERVICES

Designed specifically for businesses, F&M Bank offers the following cash management services through its Online Banking Platform: wire transfers, ACH origination⁶, Positive Pay, multi-user management, and tax payments.

MOBILE BANKING²

Pay bills, view balances, transfer funds, search history, and approve wires in dual control from our mobile app. Mobile Check Deposit¹ securely submits your deposit for processing right from your mobile phone camera.⁴

CREDIT SOLUTIONS

F&M BUSINESS VISA[®] CREDIT CARD

F&M Bank offers a variety of Business Credit Cards to suit the unique needs of your business. Features include:

- ✓ Travel/expense reconciliation
- ✓ Online Balance transfers, convenience checks, travel alerts, and rewards management
- ✓ The capability to control card level usage
- ✓ Integrations with Quickbooks[®] or Quicken[®]
- ✓ State-of-the-art fraud protection
- ✓ 24/7 live US-based customer service, Zero Fraud Liability³ and emergency card replacement
- ✓ Digital Wallet⁴ management and options such as Apple Pay^{®5}, Samsung Pay⁵, Fitbit Pay^{™5}, and Garmin Pay^{™5}
- ✓ Enhanced rewards on eligible cards to spend on travel, cash back, gift cards, or name brand merchandise

Refer to the VISA Business Credit Cards Brochure for additional details. The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

COMMERCIAL REAL ESTATE LOANS

F&M Bank is a relationship-oriented, experienced commercial lender, providing funds to business owners, builders, developers and investors. You get flexible, creative lending solutions with:

- ✓ No prepayment penalties
- ✓ No-point options
- ✓ Competitive rates and terms
- ✓ Fixed and variable products
- ✓ Flexible amortization schedules
- ✓ On-site decision-making for fast answers

Let us design a commercial loan for you:

- ✓ Property purchase and refinance
- ✓ Construction
- ✓ Lines of credit
- ✓ Inventory
- ✓ Working capital
- ✓ Equipment
- ✓ Accounts receivable
- ✓ Investment
- ✓ Retail
- ✓ Industrial
- ✓ Non-profit and Houses of Worship
- ✓ Owner-occupied
- ✓ Mixed-use

ESCROW SERVICES

- ✓ Commercial and industrial sales
- ✓ Loan escrows
- ✓ Refinance escrows

SMALL BUSINESS ADMINISTRATION LOANS (SBA 504)

- ✓ Property purchase
- ✓ Construction
- ✓ Tenant improvements

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ADDITIONAL BUSINESS BANKING PRODUCTS AND SERVICES

BUSINESS SOLUTIONS

ELECTRONIC LOCKBOX

Let F&M Bank help you collect your client payments, make your daily deposits and image your documents. Save time, review online and print reports.

MED eSOLUTIONS

Streamline your practice with F&M's HIPAA-compliant payment processing for Healthcare Clients. Manage your revenue, reduce errors and print reports.

COURIER SERVICES

Enjoy peace of mind and save trips to the bank with F&M's Courier Services. Armored and non-armored vehicles pick up and insure your cash and non-cash deposits.

MERCHANT SERVICES

F&M makes accepting credit and debit card payments secure and simple. Increase your revenue and maximize customer convenience.

- ✓ Chip card terminals
- ✓ Mobile and wireless processing
- ✓ Virtual terminal
- ✓ eCommerce online processing
- ✓ POS system processing
- ✓ No hidden fees
- ✓ Supplies and equipment provided at cost
- ✓ Competitive rates
- ✓ Complimentary analysis and cost comparisons
- ✓ Flexible processing options
- ✓ Online statements and reporting
- ✓ Full service set up and local support
- ✓ 24/7 Help Desk

SECUREGIVE

SecureGive is an online giving platform that makes accepting donations easy for you and your donors. With SecureGive you can:

- ✓ Launch a dashboard/webpage showing campaign progress, images, and other helpful information
- ✓ Embed real-time campaign reporting on any website to allow donors to see campaign progress
- ✓ Track offline donations along with your digital campaign progress
- ✓ Accept donations from any device with a browser

REMOTE DEPOSIT CAPTURE (RDC)

F&M Bank's RDC service scans and posts checks directly to your account from the convenience of your office. Deposit an unlimited amount of checks using the check scanner provided by F&M through purchase or rental agreement.

- ✓ Eliminate trips to the bank
- ✓ Faster check clearing time
- ✓ Reduce risk of return items
- ✓ Make deposits 24/7
- ✓ Create deposit reports
- ✓ Make deposits to one account from multiple locations
- ✓ On-site technical support

POSITIVE PAY

Positive Pay is an account reconciliation tool used to prevent fraud. This service provides clients the opportunity to make "pay" or "return" decisions on check and ACH transactions posting to their account(s).

SMART SAFES

F&M Bank's Smart Safes do more than hold cash. Smart Safe is a stand-alone vault installed at your business that also counts, stores and balances your cash for deposit. For our high cash volume clients, we can simplify your cash deposits with this fast, secure and accurate vault deposit system. Receive daily provisional credit and view accounts online.

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TREASURY MANAGEMENT SERVICES

F&M's Treasury Management solution is a competitive suite of business services designed to help you manage cash flow, mitigate risk, and increase efficiency.



ACCOUNT MANAGEMENT



RECEIVABLES



PAYABLES



RISK MANAGEMENT

ASK A BANKER ABOUT TREASURY MANAGEMENT SERVICES TODAY

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MORE BENEFITS AND SERVICES

- ✓ FREE eStatements and eNotices
- ✓ State Bar IOLTA Accounts
- ✓ Concierge Services makes switching easy
- ✓ Night Depositories
- ✓ Safe Deposit boxes*
- ✓ 24/7 Toll Free Telebanker (855) 416-5747
- ✓ F&M Gift Cards by MasterCard®
- ✓ Money Orders & Cashier's Checks

*The contents of safety deposit boxes are not FDIC insured

LOCAL SUPPORT

(866) 437-0011

Monday - Friday 7:00 am - 9:00 pm PT

Saturday 8:00 am - 9:00 pm PT

Sunday 8:00 am - 5:00 pm PT

Internet.Support@FMB.com

A CENTURY OF WISDOM IN EVERY OFFICE

Farmers & Merchants Bank was founded by C.J. Walker in 1907 on the values of Honesty, Integrity, the Home, the Church & Service above Self.

C.J. solidified the family name by reassuring depositors that their money was always safe at F&M Bank. His integrity has been the bedrock under the Walker family's commitment to safeguard F&M's clients' money.

Today, fourth-generation Chairman of the Board and CEO Daniel K. Walker, his brother President W. Henry Walker, and their father Kenneth Walker, President of the Main Office, manage F&M Bank through the lens of their founding father.

Today, we're one of California's strongest banks — and just as it was more than a century ago, F&M Bank still exhibits the strong foundation built on character and concern for its employees, clients and community.

"Safeguarding our clients' money is a sacred trust."

C.J. Walker, Founder, 1907