



Personal Banking



Bank on a
first name basis.

Office Locations

Long Beach

Main – Long Beach
302 Pine Ave.
562-437-0011

Belmont Shore*
4827 E. 2nd St.
562-621-1430

Bixby Knolls*
4545 California Ave.
562-984-3600

East Long Beach
3140 E. Anaheim St.
562-621-1400

Los Altos*
2302 Bellflower Blvd.
562-799-7271

Memorial Office
2801 Atlantic Ave.
562-989-7862

Los Angeles County

Downey*
9001 Firestone Blvd.
562-334-1836

Lakewood*
4909 Lakewood Blvd.
562-602-8378

Redondo Beach*
1333 S. Pacific Coast Hwy.
310-802-7560

Rolling Hills Estates*
27525 Indian Peak Rd.
310-491-1711

Torrance*
22400 Hawthorne Blvd.
310-265-3200

Santa Barbara County

Santa Barbara
33 E. Carrillo St.
805-280-4700

Orange County

Corona del Mar*
2421 E. Coast Hwy.
949-723-1804

Fullerton*
315 N. Harbor Blvd.
714-578-1945

Garden Grove*
12966 Euclid St #150
714-590-3880

Huntington Beach*
7125 Yorktown Ave.
714-465-3131

Laguna Beach
401 Glenneyre St.
949-900-8275

Laguna Hills*
24300 Paseo de Valencia
949-340-3150

Lake Forest*
23772 Rockfield Blvd.
949-460-7900

Newport Beach
4695 MacArthur Ct., Ste. 130
949-241-8280

Orange*
1220 E. Katella Ave.
714-288-8450

Rossmoor*
12535 Seal Beach Blvd.
562-799-2002

San Clemente*
621 N. El Camino Real
949-373-2470

San Juan Capistrano*
31873 Del Obispo St.
949-488-8550

Santa Ana
1750 E. 17th St.
714-564-1750

Santa Ana – Main
1702 N. Main St.
714-888-2630

Tustin – The District*
2691 Park Ave.
714-824-3070

*Open Saturdays from 9:00 am to 12:00 pm

Specialized Client Services

Home Loan Center
12515 Seal Beach Blvd.
Seal Beach, CA 90740
866-FMB-LOAN

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

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

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REV. 7/26



Personal Banking Brochure

F&M Personal Checking

	 Platinum Checking
Account Description	Platinum Checking accounts accrue interest, include a free savings account and safe deposit box upon request, and offer concierge-like client services.
Minimum Opening Balance	\$100
Monthly Service Charge	\$50 maintenance fee
Ways to Waive Monthly Service Charge (Per Statement Cycle)	Maintain \$15,000 minimum daily balance in this account or \$50,000 average daily balance in this account or \$100,000 combined checking and/or savings average daily balance or \$200,000 combined checking and/or savings average daily balance and/or CD ³ account current balance.
Free Paper Statements	Yes
Free Checks (Provided by Our Vendor)	1 Box Any Style Checks per Calendar Year
Additional Features	• Nationwide ATM Service Charge Fee Reversals⁶ • Interest on Checking • Free Savings Account Upon Request • Free Safe Deposit Box for 1 Year Upon Request⁵ • Free Incoming & Outgoing Domestic Wire Transfers • Free Stop Payments Upon Request • Free Cashier's Checks & Money Orders Upon Request • Free Sweep Transactions / Telephone Transfers Upon Request • Online & Mobile Banking plus Bill Pay² • Debit Card Alerts² • Debit Mastercard^{®1}

Some account features and benefits may be subject to separate application, agreement, fees, and/or approval. Terms and Conditions may apply. Account features and benefits are subject to change with or without notice. A \$20 early closure fee applies if the account is closed within 90 days of the opening date. 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 additional surcharge fees for use of their ATMs, which are disclosed and debited at the time of your transactions. 2. F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service. 3. Balances may be combined from eligible accounts held by the primary accountholder and eligible accounts related through a primary or joint relationship to the primary accountholder. 4. Excludes transactions conducted at an ATM. 5. Contents of safe deposit boxes are not FDIC insured. 6. Applicable for non-F&M Bank ATM use in the United States and its territories only. Overdraft fees, if applicable, may apply. Fee reversal will occur within 48 hours.





Personal Banking Brochure

F&M Personal Checking



Gold Checking

Account Description	Gold Checking accounts allow you to earn interest and offers bill pay and ATM fee reversals.
Minimum Opening Balance	\$100
Monthly Service Charge	\$25 maintenance fee
Ways to Waive Monthly Service Charge (Per Statement Cycle)	Maintain \$5,000 minimum daily balance in this account or \$10,000 average daily balance in this account or \$50,000 combined checking and/or savings average daily balance or \$100,000 combined checking and/or savings average daily balance and/or CD ³ account current balance.
Free Paper Statements	Yes
Free Checks (Provided by Our Vendor)	1st Box F&M Logo Checks
Additional Features	- Nationwide ATM Service Charge Fee Reversals⁶ - Interest on Checking - Free Cashier's Checks & Money Orders Upon Request - Free Sweep Transactions / Telephone Transfers Upon Request - Online & Mobile Banking plus Bill Pay² - Debit Card Alerts² - Debit Mastercard^{®1}

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F&M Personal Checking

	 Silver Checking
Account Description	Silver Checking accounts offer bill pay and free eStatements & eNotices.
Minimum Opening Balance	\$100
Monthly Service Charge	\$15 maintenance fee
Ways to Waive Monthly Service Charge (Per Statement Cycle)	\$500 in direct deposit(s) or 20 debit card point-of-sale transactions ⁴ or maintain \$2,000 average daily balance in this account or \$5,000 combined checking and/or savings average daily balance or \$15,000 combined checking and/or savings average daily balance and/or CD ³ account current balance.
Free Paper Statements	A \$5 paper statement fee is assessed for each paper statement mailed
Free Checks (Provided by Our Vendor)	No
Additional Features	• Bill Pay • Debit Card Alerts² • Debit Mastercard^{®1} • Free eStatements via Online Banking

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Personal Banking Brochure

F&M Personal Checking

	 Bronze Checking
Account Description	Bronze Checking accounts offer free debit card alerts and eStatements & eNotices.
Minimum Opening Balance	\$100
Monthly Service Charge	\$10 maintenance fee
Ways to Waive Monthly Service Charge (Per Statement Cycle)	Maintain \$500 minimum daily balance in this account or \$1,000 average daily balance in this account to waive the monthly service charge and the per check/withdrawal fee of \$0.30 for each debit transaction.
Free Paper Statements	A \$5 paper statement fee is assessed for each paper statement mailed
Free Checks (Provided by Our Vendor)	No
Additional Features	• Bill Pay • Debit Card Alerts² • Debit Mastercard^{®1} • Free eStatements via Online Banking

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1. Other financial institutions and ATM operators may charge additional surcharge fees for use of their ATMs, which are disclosed and debited at the time of your transactions. 2. F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service. 3. Balances may be combined from eligible accounts held by the primary accountholder and eligible accounts related through a primary or joint relationship to the primary accountholder. 4. Excludes transactions conducted at an ATM. 5. Contents of safe deposit boxes are not FDIC insured. 6. Applicable for non-F&M Bank ATM use in the United States and its territories only. Overdraft fees, if applicable, may apply. Fee reversal will occur within 48 hours.





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F&M Personal Checking

	 Senior Checking
Account Description	Checking for 62+ individuals offers free checks, easy and secure account login, bill pay, and a 24/7 toll-free tele-banker for quick assistance.
Minimum Opening Balance	\$100
Monthly Service Charge	\$5 maintenance fee
Ways to Waive Monthly Service Charge (Per Statement Cycle)	\$250 in direct deposit(s) or 5 debit card point-of-sale transactions ⁴ or maintain \$2,000 average daily balance in this account or \$5,000 combined checking and/or savings average daily balance or \$15,000 combined checking and/or savings average daily balance and/or CD ³ account current balance.
Free Paper Statements	A \$5 paper statement fee is assessed for each paper statement mailed
Free Checks (Provided by Our Vendor)	1 Box F&M Logo Checks per Calendar Year
Additional Features	• Bill Pay • Debit Card Alerts² • Debit Mastercard^{®1} • Free eStatements via Online Banking

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Personal Banking Brochure

F&M Personal Savings

	Market Rate Savings Account
Account Description	A savings account that allows easy access to excess funds and pays a competitive rate of interest.
Minimum Opening Balance	\$100
Account Fees	• \$10 minimum balance fee per quarter applies if the average daily balance for the quarter falls below \$500 • A per check/withdrawal fee of \$3 will be imposed for each transaction (withdrawal, check paid, automatic transfer or payment) out of the account, if the account balance falls below \$1,000 any day of the quarter on withdrawals exceeding three per quarter. • A \$5 paper statement fee is assessed for each paper statement mailed • \$20 early closure fee applies if the account is closed within 180 days of the opening date
Interest-Bearing Account	Yes
Tiered Rate	Yes
Automatic Renewal at Maturity Unless Otherwise Stated	No
Interest	• Competitive variable interest rate; interest accrues daily; interest is compounded quarterly and credited to the account quarterly • If you close your account before interest is credited, you will NOT receive the accrued interest.
Additional Features	• Debit Mastercard^{®2} with Mobile Alerts¹ when linked to an F&M checking account • Combined statements • Free eStatements via Online Banking

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1. F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service. 2. Other financial institutions and ATM operators may charge additional surcharge fees for use of their ATMs, which are disclosed and debited at the time of your transactions.





Personal Banking Brochure

F&M Personal Savings

	Market Rate Money Market Account
Account Description	An account that earns a competitive interest rate, allowing you to keep your funds liquid and secure.
Minimum Opening Balance	\$100
Account Fees	• \$15 minimum balance fee per month applies if the balance in the account falls below \$2,500 any day of the statement cycle • A \$5 paper statement fee is assessed for each paper statement mailed • \$20 early closure fee applies if the account is closed within 90 days of the opening date
Interest-Bearing Account	Yes
Tiered Rate	Yes
Automatic Renewal at Maturity Unless Otherwise Stated	No
Interest	• Competitive variable interest rate; interest accrues daily; interest is compounded monthly and credited to the account monthly • If you close your account before interest is credited, you will NOT receive the accrued interest.
Additional Features	• Debit Mastercard^{®2} with Mobile Alerts¹ • Check images included with statement • Combined statements • Free eStatements via Online Banking

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1. F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service. 2. Other financial institutions and ATM operators may charge additional surcharge fees for use of their ATMs, which are disclosed and debited at the time of your transactions.





Personal Banking Brochure

F&M Personal Savings

	Certificates of Deposit Account (CDs)
Account Description	With terms ranging from 3 to 60 months, you can grow interest over the account lifetime and enjoy free online & mobile banking ¹ to check your progress.
Minimum Opening Balance	\$1,000
Account Fees	Early withdrawal penalties may apply if made prior to the maturity date
Interest-Bearing Account	Yes
Tiered Rate	Yes
Automatic Renewal at Maturity Unless Otherwise Stated	Yes
Interest	• Competitive fixed rates; interest accrues daily and is compounded and credited or paid according to the terms of the account • For automatically renewing CDs Interest accrued during the grace period will not be paid if closed during the grace period.
Additional Features	• Combined statements • Free eStatements via Online Banking

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1. F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service. 2. Other financial institutions and ATM operators may charge additional surcharge fees for use of their ATMs, which are disclosed and debited at the time of your transactions.





Personal Banking Brochure

F&M Personal Savings

	Individual Retirement Account (IRAs)
Account Description	With terms ranging from 6 to 60 months, plan ahead with a Traditional or Roth IRA. Interest grows daily and will be compounded and paid quarterly. Prepare now for tomorrow's financial freedom.
Minimum Opening Balance	\$500
Account Fees	Early withdrawal penalties may apply if made prior to the maturity date
Interest-Bearing Account	Yes
Tiered Rate	Yes
Automatic Renewal at Maturity Unless Otherwise Stated	Yes
Interest	- Competitive Fixed Interest Rate; Interest Accrues Daily; Interest is Compounded Quarterly and Credited to the Account Quarterly - Interest accrued during the grace period will not be paid if closed during the grace period.
Additional Features	Combined statements

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Additional Products and Services

Credit Solutions

F&M Credit Cards

- Online Balance transfers, convenience checks, travel alerts, and rewards management
- State-of-the-art fraud protection
- 24/7 live US-based customer service, Zero Fraud Liability¹ and emergency card replacement
- Digital Wallet² management and options such as Apple Pay^{®3}, Samsung Pay³, Fitbit Pay^{™3}, and Garmin Pay^{™3}
- Enhanced rewards on eligible cards to spend on travel, cash back, gift cards, or name brand merchandise

Refer to the Visa Personal Credit Cards web page at FMB.com/creditcard for additional details. The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

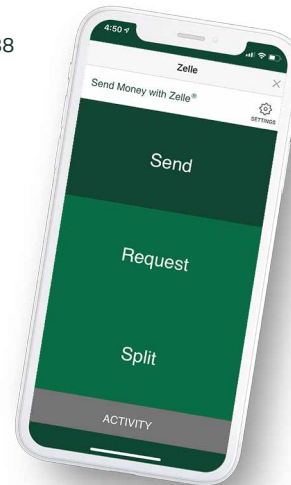
Home Loans

- Home mortgage purchase and refinance
- Home equity lines of credit
- Cash out refinancing
- Low down payment options
- Owner and non-owner occupied
- Competitive rates and terms

Subject to credit and property approval. NMLS #537388

Zelle^{®4}

- Fast, safe, and easy way to send money to family, friends, and those you trust⁵
- Funds typically arrive in minutes between enrolled users⁵
- Located in F&M Online & Mobile Banking



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

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1. Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply. **2.** Message and data rates may apply from your wireless carrier. **3.** Apple Pay[®] is a trademark of Apple Inc. Samsung Pay is a registered trademark of Samsung Electronics Co. Fitbit Pay is a registered trademark of Fitbit, Inc. Garmin Pay is a registered trademark of Garmin Ltd. **4.** Zelle[®] and the Zelle[®] related marks are wholly owned by Early Warning Services, LLC and are used herein under license. **5.** U.S. checking or savings account required to use Zelle[®]. Transactions between enrolled consumers typically occur in minutes.