

PERSONAL 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

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California's Strongest, since 1907.

Member FDIC • FMB.com



F&M PERSONAL CHECKING OPTIONS

All accounts include Free Debit Mastercard^{®1}, Free Debit Card Alerts⁵, Free Online Banking, Free Mobile Banking⁵, Free Mobile Check Deposit^{5,10}, and Free eStatements & eNotices.



	TEEN⁹ (13-17 Years Old)
Monthly Service Charge	None
Ways to Waive Monthly Service Charge (Per Statement Cycle)	N/A
Minimum Opening Balance	\$25
Paper Statement Fee⁶	\$3
Unlimited Check Writing	✓
Free Bill Pay	N/A
ATM Service Charge Fee Reversal⁴ (At a Non-F&M Bank ATM)	✓
Foreign ATM Surcharge Fee Reversal⁴ (From a Non-F&M Bank ATM)	✓
Free Checks (Provided By Our Vendor)	
Free Cashier's Checks & Money Orders (Please See Branch Manager)	
Interest on Checking	
Free Sweep Transactions/Telephone Transfers Upon Request	
Free Savings Account Upon Request	
Free Safe Deposit Box for 1 Year Upon Request	
Free Stop Payments Upon Request	
Free Incoming & Outgoing Domestic Wire Transfers	

OTHER BENEFITS AND SERVICES

- ✓ Overdraft features
- ✓ Notary services
- ✓ 24/7 Toll free Telebanker (855) 416-5747
- ✓ Safe Deposit Boxes⁸

Some account features and benefits may be subject to separate application, agreement, 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 an additional surcharge fee for use of their ATM, which is disclosed and debited at the time of your transaction. **2.** Excludes transactions conducted at an ATM. **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.** 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. **5.** F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service. **6.** A \$3 paper statement fee is assessed for each paper statement mailed unless you enroll in eStatements. **7.** F&M Bank reserves the right to verify college enrollment at account opening. **8.** Contents of Safe Deposit Boxes are not FDIC insured. **9.** Minors under 18 years old must have an adult as a joint accountholder. **10.** Certain eligibility requirements, limitations and restrictions may apply. Availability of your deposited funds is based on F&M's hold policies, are subject to verification and are not available for immediate withdrawal.

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	COLLEGE⁷ (18-24 Years Old)
Monthly Service Charge	\$5 maintenance fee
Ways to Waive Monthly Service Charge (Per Statement Cycle)	Minimum \$250 in Direct Deposit(s) or 15 Debit Card Point-of-Sale Transactions ²
Minimum Opening Balance	\$25
Paper Statement Fee⁶	\$3
Unlimited Check Writing	✓
Free Bill Pay	✓
ATM Service Charge Fee Reversal⁴ (At a Non-F&M Bank ATM)	✓
Foreign ATM Surcharge Fee Reversal⁴ (From a Non-F&M Bank ATM)	✓
Free Checks (Provided By Our Vendor)	1st box of 80 F&M logo checks or 40 variety checks
Free Cashier's Checks & Money Orders (Please See Branch Manager)	
Interest on Checking	
Free Sweep Transactions/Telephone Transfers Upon Request	
Free Savings Account Upon Request	
Free Safe Deposit Box for 1 Year Upon Request	
Free Stop Payments Upon Request	
Free Incoming & Outgoing Domestic Wire Transfers	

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	SENIOR (55+ Years Old)
Monthly Service Charge	\$5 maintenance fee
Ways to Waive Monthly Service Charge (Per Statement Cycle)	Minimum \$250 in Direct Deposit(s) <u>or</u> 5 Debit Card Point-of-Sale Transactions ² <u>or</u> Maintain \$250 Average Daily Balance
Minimum Opening Balance	\$100
Paper Statement Fee⁶	\$3
Unlimited Check Writing	✓
Free Bill Pay	✓
ATM Service Charge Fee Reversal⁴ (At a Non-F&M Bank ATM)	
Foreign ATM Surcharge Fee Reversal⁴ (From a Non-F&M Bank ATM)	
Free Checks (Provided By Our Vendor)	1 Box F&M Logo Checks Per Calendar Year
Free Cashier's Checks & Money Orders (Please See Branch Manager)	
Interest on Checking	
Free Sweep Transactions/Telephone Transfers Upon Request	
Free Savings Account Upon Request	
Free Safe Deposit Box for 1 Year Upon Request	
Free Stop Payments Upon Request	
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	BRONZE
Monthly Service Charge	\$8 maintenance fee
Ways to Waive Monthly Service Charge (Per Statement Cycle)	Maintain \$500 Minimum Daily Balance <u>or</u> \$1,000 Average Daily Balance to Waive the Monthly Service Charge and the Per Check / Withdrawal Fee of \$0.30 for Each Debit Transaction
Minimum Opening Balance	\$100
Paper Statement Fee⁶	\$3
Unlimited Check Writing	✓
Free Bill Pay	
ATM Service Charge Fee Reversal⁴ (At a Non-F&M Bank ATM)	
Foreign ATM Surcharge Fee Reversal⁴ (From a Non-F&M Bank ATM)	
Free Checks (Provided By Our Vendor)	
Free Cashier's Checks & Money Orders (Please See Branch Manager)	
Interest on Checking	
Free Sweep Transactions/Telephone Transfers Upon Request	
Free Savings Account Upon Request	
Free Safe Deposit Box for 1 Year Upon Request	
Free Stop Payments Upon Request	
Free Incoming & Outgoing Domestic Wire Transfers	

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	SILVER
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 ² <u>or</u> Maintain \$2,000 Average Daily Balance <u>or</u> \$5,000 Combined Checking and/or Savings Average Daily Balance <u>or</u> \$15,000 Combined Checking and/or Savings Average Daily Balance and/or CD ³ Current Balance
Minimum Opening Balance	\$100
Paper Statement Fee⁶	\$3
Unlimited Check Writing	✔
Free Bill Pay	✔
ATM Service Charge Fee Reversal⁴ (At a Non-F&M Bank ATM)	
Foreign ATM Surcharge Fee Reversal⁴ (From a Non-F&M Bank ATM)	
Free Checks (Provided By Our Vendor)	
Free Cashier's Checks & Money Orders (Please See Branch Manager)	
Interest on Checking	
Free Sweep Transactions/Telephone Transfers Upon Request	
Free Savings Account Upon Request	
Free Safe Deposit Box for 1 Year Upon Request	
Free Stop Payments Upon Request	
Free Incoming & Outgoing Domestic Wire Transfers	

OTHER BENEFITS AND SERVICES

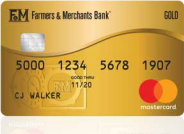
- ✔ Overdraft features
- ✔ 24/7 Toll free Telebanker (855) 416-5747
- ✔ Notary services
- ✔ Safe Deposit Boxes⁸

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	GOLD
Monthly Service Charge	\$25 maintenance fee
Ways to Waive Monthly Service Charge (Per Statement Cycle)	Maintain \$5,000 Minimum Daily Balance <u>or</u> \$10,000 Average Daily Balance <u>or</u> \$50,000 Combined Checking and/or Savings Average Daily Balance <u>or</u> \$100,000 Combined Checking and/or Savings Average Daily Balance and/or CD ³ Current Balance
Minimum Opening Balance	\$100
Paper Statement Fee⁶	
Unlimited Check Writing	✓
Free Bill Pay	✓
ATM Service Charge Fee Reversal⁴ (At a Non-F&M Bank ATM)	✓
Foreign ATM Surcharge Fee Reversal⁴ (From a Non-F&M Bank ATM)	✓
Free Checks (Provided By Our Vendor)	1st Box F&M Logo Checks
Free Cashier's Checks & Money Orders (Please See Branch Manager)	✓
Interest on Checking	✓
Free Sweep Transactions/Telephone Transfers Upon Request	✓
Free Savings Account Upon Request	
Free Safe Deposit Box for 1 Year Upon Request	
Free Stop Payments Upon Request	
Free Incoming & Outgoing Domestic Wire Transfers	

OTHER BENEFITS AND SERVICES

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- ✓ Notary services
- ✓ 24/7 Toll free Telebanker (855) 416-5747
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	PLATINUM
Monthly Service Charge	\$50 maintenance fee
Ways to Waive Monthly Service Charge (Per Statement Cycle)	Maintain \$15,000 Minimum Daily Balance <u>or</u> \$50,000 Average Daily Balance <u>or</u> \$100,000 Combined Checking and/or Savings Average Daily Balance <u>or</u> \$200,000 Combined Checking and/or Savings Average Daily Balance and/or CD ³ Current Balance
Minimum Opening Balance	\$100
Paper Statement Fee⁶	
Unlimited Check Writing	✓
Free Bill Pay	✓
ATM Service Charge Fee Reversal⁴ (At a Non-F&M Bank ATM)	✓
Foreign ATM Surcharge Fee Reversal⁴ (From a Non-F&M Bank ATM)	✓
Free Checks (Provided By Our Vendor)	1 Box Any Style Checks Per Calendar Year
Free Cashier's Checks & Money Orders (Please See Branch Manager)	✓
Interest on Checking	✓
Free Sweep Transactions/Telephone Transfers Upon Request	✓
Free Savings Account Upon Request	✓
Free Safe Deposit Box for 1 Year Upon Request	1 Box, Based Upon Availability
Free Stop Payments Upon Request	✓
Free Incoming & Outgoing Domestic Wire Transfers	✓

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SAVINGS, MONEY MARKET AND CD ACCOUNTS

All F&M Personal Savings accounts feature Free Online Banking³, Free Mobile Banking⁵, and Free eStatements & eNotices.

	YOUTH SAVINGS ⁴	MARKET RATE SAVINGS	HEALTH SAVINGS
Minimum Opening Balance	\$5	\$100	\$100
Account Fees	\$2 Per Check/Withdrawal Fee Applies for Each Withdrawal Exceeding 3 Per Quarter if the Balance in the Account Falls Below \$200 any Day of the Quarter	\$10 Minimum Balance Fee Per Quarter Applies if the Average Daily Balance for the Quarter Falls Below \$500 \$2 Per Check/Withdrawal Fee Applies for Each Withdrawal Exceeding 3 Per Quarter if the Balance in the Account Falls Below \$500 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	\$10 One-time Set Up Fee \$10 Minimum Balance Fee Per Quarter Applies if the Average Daily Balance for the Quarter Falls Below \$1,000 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	Limited Withdrawal Privileges ¹ ATM Access with Your Linked F&M Checking Account's Debit Mastercard ^{®2} Combined Monthly Statements or a Quarterly Savings-Only Statement Free Mobile Check Deposit ^{5,6}	Limited Withdrawal Privileges ¹ ATM Access with Your Linked F&M Checking Account's Debit Mastercard ^{®2} Combined Monthly Statements or a Quarterly Savings-Only Statement Free Mobile Check Deposit ^{5,6}	Tax-Exempt Custodial Account to Pay or Reimburse Certain Medical Expenses Check Images Included with Quarterly Statement Free Debit Mastercard ^{®2} Free Debit Card Alerts ⁵ Combined Monthly Statements
Interest	Competitive Variable Rate; Interest Accrues Daily and is Paid to the Account Quarterly If the Account is Closed Before Interest is Paid, the Accrued Interest will not be Credited Tiers offered: \$0.01-\$999.99; \$1,000-\$19,999.99; \$20,000 or more	Competitive Variable Rate; Interest Accrues Daily and is Paid to the Account Quarterly If the Account is Closed Before Interest is Paid, the Accrued Interest will not be Credited Tiers offered: \$0.01-\$9,999.99; \$10,000-\$24,999.99; \$25,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000 or more	Competitive Variable Rate; Interest Accrues Daily and is Paid to the Account Quarterly If the Account is Closed Before Interest is Paid, the Accrued Interest will not be Credited.

ASK US ABOUT OUR INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND CHRISTMAS CLUB SAVINGS ACCOUNTS TODAY.

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1. 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. 2. 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. 3. Online Banking is available for clients 13 years old and over. 4. For clients ages 21 years and under. Minors under 18 years old must have an adult as a joint accountholder. 5. F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service. 6. Certain eligibility requirements, limitations and restrictions may apply. Availability of your deposited funds is based on F&M's hold policies, are subject to verification and are not available for immediate withdrawal.

SAVINGS, MONEY MARKET AND CD ACCOUNTS

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	MARKET RATE MONEY MARKET	CERTIFICATES OF DEPOSIT (CDs)
Minimum Opening Balance	\$100	\$1,000
Account Fees	<p>\$15 Minimum Balance Fee Per Month Applies if the Balance in the Account Falls Below \$2,500 Any Day of the Statement Cycle</p> <p>A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements</p> <p>\$20 Early Closure Fee Applies if the Account is Closed Within 90 Days of the Opening Date</p>	<p>Early Withdrawal Penalties May Apply if Made Prior to the Maturity Date</p>
Account Features	<p>Limited Withdrawal Privileges¹</p> <p>Check Images Included with Monthly Statement</p> <p>Free Debit Mastercard²</p> <p>Free Debit Card Alerts⁵</p> <p>Combined Monthly Statements</p> <p>Free Mobile Check Deposit^{5,6}</p>	<p>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</p> <p>Automatic renewal at maturity unless otherwise stated</p>
Interest	<p>Competitive Variable Rate; Interest Accrues Daily and is Paid to the Account Monthly</p> <p>If the Account is Closed Before Interest is Paid, the Accrued Interest will not be Credited</p> <p>Tiers offered: \$0.01-\$9,999.99; \$10,000-\$24,999.99; \$25,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000 or more</p>	<p>Competitive Fixed Rates; Interest Accrues Daily and is Compounded and Credited According to the Terms of the Account</p> <p>Interest Rate Structure is Tiered Based on Opening or Renewal Balance</p> <p>Tiers offered: \$0.01-\$9,999.99; \$10,000-\$49,999.99; \$50,000-\$99,999.99; \$100,000-\$499,999; \$500,000 or more</p>

ASK US ABOUT OUR INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND CHRISTMAS CLUB SAVINGS ACCOUNTS TODAY.

Some account features and benefits may be subject to separate application, agreement, and/or approval. Terms and Conditions 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. 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. 2. 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. 3. Online Banking is available for clients 13 years old and over. 4. For clients ages 21 years and under. Minors under 18 years old must have an adult as a joint accountholder. 5. F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service. 6. Certain eligibility requirements, limitations and restrictions may apply. Availability of your deposited funds is based on F&M's hold policies, are subject to verification and are not available for immediate withdrawal.

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 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.

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

ESCROW SERVICES

- ✓ Residential sales
- ✓ Loan escrows
- ✓ Refinance escrows

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.