

BUSINESS CHECKING ACCOUNTS

All F&M Business Checking accounts feature Free Mastercard[®] Business Debit Card¹, Free Debit Card Alerts², Free Business Online Banking, Free Mobile Banking², Free Mobile Check Deposit², Free eStatements & eNotices, Combined Monthly Statements, and Check Images Included with Monthly Statement.

	BUSINESS CHECKING (Non-Analyzed) ³	BUSINESS CHECKING (Analyzed)	BUSINESS INTEREST ON CHECKING ¹
Minimum Opening Balance	\$200	\$200	\$200
Account Fees	<p>\$20 Minimum Balance Fee Per Month Applies if the Balance in the Account Falls Below \$5,000 Any Day of the Statement Cycle</p> <p>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</p> <p>A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements.</p> <p>\$15 Early Closure Fee Applies if the Account is Closed within 90 Days of the Opening Date</p>	<p>\$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</p> <p>Earnings Service Credit can Offset Accumulated Expenses Associated with Bank Services, Account Transactions and Currency Fees</p> <p>A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements.</p> <p>\$15 Early Closure Fee Applies if the Account is Closed Within 90 Days of the Opening Date</p>	<p>\$25 Minimum Balance Fee Per Month Applies if the Balance in the Account Falls Below \$6,000 Any Day of the Statement Cycle</p> <p>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</p> <p>A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements.</p> <p>\$15 Early Closure Fee Applies if the Account is Closed Within 90 Days of the Opening Date</p>
Account Features/Options	Cash Manager Bill Pay	Cash Manager Bill Pay	Competitive Variable Interest Rate; Interest Accrues Daily and is Credited to the Account Monthly Cash Manager Bill Pay

BUSINESS SAVINGS ACCOUNTS

All F&M Business Savings accounts feature Free Business Online Banking and Free eStatements & eNotices.

	BUSINESS MARKET RATE SAVINGS	BUSINESS MARKET RATE MONEY MARKET	CERTIFICATES OF DEPOSIT (CDs)
Minimum Opening Balance	\$200	\$200	\$1,000
Account Fees	<p>\$15 Minimum Balance Fee Per Quarter Applies if the Average Daily Balance for the Quarter Falls Below \$1,000</p> <p>\$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</p> <p>A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements.</p> <p>\$15 Early Closure Fee Applies if the Account is Closed Within 12 Months of the Opening Date</p>	<p>\$15 Minimum Balance Fee Per Month Applies if the Balance in the Account Falls Below \$4,000 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>\$15 Early Closure Fee Applies if the Account is Closed Within 90 Days of the Opening Date</p>	<p>No Activity Fees</p> <p>Early Withdrawal and Closure Penalties May Apply if Made Prior to the Maturity Date</p>
Account Features/Options	<p>Competitive Variable Interest Rate; Interest Accrues Daily and is Paid to the Account Quarterly</p> <p>Interest Rate Structure is Tiered Based on Daily Balance Maintained</p> <p>Limited Withdrawal Privileges⁴</p> <p>Free Mastercard[®] Business Debit Card¹ When Linked to an F&M Checking Account</p> <p>Combined Monthly Statements or a Quarterly Savings-Only Statement</p>	<p>Competitive Variable Interest Rate; Interest Accrues Daily and is Paid to the Account Monthly</p> <p>Interest Rate Structure is Tiered Based on Daily Balance Maintained</p> <p>Limited Withdrawal Privileges⁴</p> <p>Check Images Included with Monthly Statement</p> <p>Free Mastercard[®] Business Debit Card¹</p> <p>Free Debit Card Alerts²</p> <p>Combined Monthly Statements</p>	<p>Competitive Fixed Interest Rates; Interest Accrues Daily and is Paid to the Account, by Check or Deposited to Another F&M Account Monthly, Quarterly, Annually or at Maturity</p> <p>Interest Rate Structure is Tiered Based on Opening or Renewal Balance</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>

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. 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.