



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

	YOUTH SAVINGS ⁴	MARKET RATE SAVINGS	MARKET RATE MONEY MARKET	HEALTH SAVINGS	CERTIFICATES OF DEPOSIT (CDs)
Minimum Opening Balance	\$25	\$100	\$100	\$100	\$1,000
Account Fees	<p>\$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</p> <p>\$15 Early Closure Fee Applies if the Account is Closed Within 12 Months of the Opening Date</p>	<p>\$10 Minimum Balance Fee Per Quarter Applies if the Average Daily Balance for the Quarter Falls Below \$500</p> <p>\$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</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 \$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>\$15 Early Closure Fee Applies if the Account is Closed Within 90 Days of the Opening Date</p>	<p>\$10 One-time Set Up Fee</p> <p>\$10 Minimum Balance Fee Per Quarter Applies if the Average Daily Balance for the Quarter Falls Below \$1,000</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>Early Withdrawal Penalties May Apply if Made Prior to the Maturity Date</p>
Account Features	<p>Limited Withdrawal Privileges¹</p> <p>ATM Access with Your Linked F&M Checking Account's Debit Mastercard^{®2}</p> <p>Combined Monthly Statements or a Quarterly Savings-Only Statement</p>	<p>Limited Withdrawal Privileges¹</p> <p>ATM Access with Your Linked F&M Checking Account's Debit Mastercard^{®2}</p> <p>Combined Monthly Statements or a Quarterly Savings-Only Statement</p>	<p>Limited Withdrawal Privileges¹</p> <p>Check Images Included with Monthly Statement</p> <p>Free Debit Mastercard^{®2}</p> <p>Free Debit Card Alerts⁵</p> <p>Combined Monthly Statements</p>	<p>Tax-Exempt Custodial Account to Pay or Reimburse Certain Medical Expenses</p> <p>Check Images Included with Quarterly Statement</p> <p>Free Debit Mastercard^{®2}</p> <p>Free Debit Card Alerts⁵</p> <p>Combined Monthly Statements</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 Quarterly</p> <p>If the Account is Closed Before Interest is Paid, the Accrued Interest will not be Credited</p> <p>Tiers Offered: \$0.01-\$999.99; \$1,000-\$19,999.99; \$20,000 or more</p>	<p>Competitive Variable Rate; Interest Accrues Daily and is Paid to the Account Quarterly</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 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 Variable Rate; Interest Accrues Daily and is Paid to the Account Quarterly</p> <p>If the Account is Closed Before Interest is Paid, the Accrued Interest will not be Credited.</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>

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.