

This year get more from your bank!



myfmbank.com • 800.645.4199

Open Smart Free Checking*
and get a FREE Gift!

YOUR MONEY. SMART CHOICE!

Smart Free Checking*

A FREE account for everyone!

- No minimum balance
- No monthly service charge
- **FREE VISA® Debit Card*** with CardValet® & uChoose Rewards®

Smart Free Business Checking*

Perfect for most businesses!

- 1,000 **FREE** monthly transaction items
- No minimum balance
- No monthly service charge
- Up to \$10,000 coin/currency deposited per month **FREE**
- **FREE VISA® Business Debit Card*** with CardValet®

We also offer accounts that earn interest!



FREE Gift

Open any F&M Bank checking account and get a **FREE American Red Cross Blackout Buddy!**

Up to \$10 Buy Back***

Bring in your unused checks and debit cards from your current account at another financial institution. We'll buy them from you for up to \$10!



FREE with every new checking account:

- Nationwide ATM surcharge fees automatically refunded up to \$20 each month
- **FREE** Online Banking and Bill Pay**
- **FREE** Mobile Banking with Mobile Deposit**
- **FREE** eStatements with online check images

*Minimum opening deposit is only \$50 for accounts opened in branch only. Ask us for details. Bank rules and regulations apply. Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details.

**Although F&M Mobile Banking is offered at no charge, data service charges may apply through your wireless carrier.

***Buy Back applicable for new accounts opened in branch only. Your new F&M Bank checking account will be credited \$2 per pad of unused checks and \$2 per debit card, up to \$10, at the time the checks/debit cards are presented.

Transaction items include all debits and credits. If the Smart Free Business account exceeds 1,000 free monthly transactions, the account may be closed or converted to another checking product. If the Smart Free Business account exceeds \$10,000 in monthly coin and currency deposits, the account may be closed or converted to another checking product.

Free gift applicable to new accounts opened in branch only. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening. We reserve the right to substitute a gift of similar value.

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SMART CHOICE!**

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