



PERSONAL BANKING CHECKING ACCOUNTS

An illustration of a hand in a dark suit sleeve holding a large, tan-colored money bag with a green dollar sign on it. The background is a light blue gradient.

We'll Pay You Up To

\$250*

When You Open a New
Express Checking or VIP Interest Checking
Account.

1. **Open A New Express Checking or VIP Interest Checking Account**

with a \$100 minimum deposit. Whatever services and features you desire, F&M has the **Checking account (Personal-Checking.aspx)** to fit your lifestyle! To open an Express Checking or VIP Interest Checking account, simply stop by an **F&M location (Locations-and-Hours.aspx)** that's most convenient for you. \$50 bonus cash will be added to your balance at the time of account opening.

2. **Set Up a Recurring Direct Deposit**

of \$500 or more within 30 days of account opening, such as a direct deposit of payroll check, pension or social security check. \$200 will be deposited to your account when the initial direct deposit(s) totaling the minimum of \$500 is received and posted to your account.

3. Enjoy Checking with F&M!

Find out how different we are from your bank in taking great care of you – and YOUR MONEY – with either of these Checking Accounts! In addition to this attractive limited time offer, you will enjoy the following SMART CHOICE “extras”:

- UChoose Rewards (UChoose-Rewards.aspx)
- F&M Mobile Banking (Mobile-Banking.aspx)
- MyChoice Photo Debit Card (Debit-Cards.aspx#My-Choice-Photo-Debit)
- Unlimited Check Writing

COMPARE CHECKING ACCOUNTS:

EXPRESS CHECKING (PERSONAL-CHECKING.ASPX#EXPRESS)

VIP INTEREST CHECKING (PERSONAL-CHECKING.ASPX#INTEREST_CHECKING)

*To receive the full \$250 bonus (1) open the checking account with a minimum deposit of \$100 and (2) set up a qualifying, monthly recurring direct deposit or deposits totaling \$500 or more within 30 days of account opening. Checking account must be opened with funds NOT on deposit at F&M Bank and direct deposit cannot draw from an F&M account. Bonus will be paid as follows: (1) \$50 will be added to your balance at the time of account opening, (2) \$200 will be deposited when the first monthly direct deposit(s) totaling the minimum of \$500 is received and posted to your account. Cannot be combined with other checking offers. Limit one bonus per household. Not available for existing F&M checking account customers or customers with checking accounts that have been closed by F&M within the last 12 months. Bonus will be reported as interest income on FORM1099-INT. VIP Interest Checking is a variable rate account with an interest rate of .15%/15% APY (Annual Percentage Yield) earned on total balance and compounded monthly. An \$8 maintenance fee may be avoided per statement cycle with a \$500 minimum dily balance or direct deposit posted to the account per statement cycle. Fees may reduce earnings. Limited time offer.

HOW CAN WE HELP?

