

**PERSONAL**

Account Name	Minimum Balance to Open	Tiers	Interest Rate	APY
<b>Checking</b>				
Gold Checking	\$100	N/A	0.03%	0.03%
Platinum Checking	\$100	\$0.01 - \$9,999.99	0.03%	0.03%
		\$10,000.00 - \$49,999.99	0.05%	0.05%
		\$50,000.00 or more	0.05%	0.05%
Health Savings	\$100	N/A	0.08%	0.08%
Interest on Checking*	N/A	N/A	0.03%	0.03%
<b>Money Market</b>				
Market Rate Money Market	\$100	\$0.01 - \$9,999.99	0.05%	0.05%
		\$10,000 - \$24,999.99	0.08%	0.08%
		\$25,000 - \$49,999.99	0.08%	0.08%
		\$50,000 - \$99,999.99	0.08%	0.08%
		\$100,000 or more	0.08%	0.08%
<b>Savings</b>				
Christmas Club	No Min	N/A	0.10%	0.10%
Youth Savings	\$25	\$0.01 - \$999.99	0.03%	0.03%
		\$1,000 - \$19,999.99	0.03%	0.03%
		\$20,000 or more	0.03%	0.03%
Market Rate Savings	\$100	\$0.01 - \$9,999.99	0.03%	0.03%
		\$10,000 - \$24,999.99	0.05%	0.05%
		\$25,000 - \$49,999.99	0.05%	0.05%
		\$50,000 - \$99,999.99	0.05%	0.05%
		\$100,000 or more	0.05%	0.05%

\*Not available on new accounts

**BUSINESS**

Account Name	Minimum Balance to Open	Tiers	Interest Rate	APY
<b>Checking</b>				
Business Interest on Checking	\$200	N/A	0.03%	0.03%
State Bar/IOLTA	\$200	N/A	0.03%	0.03%
<b>Money Market</b>				
Market Rate Money Market	\$200	\$0.01 - \$9,999.99	0.08%	0.08%
		\$10,000 - \$24,999.99	0.08%	0.08%
		\$25,000 - \$49,999.99	0.08%	0.08%
		\$50,000 - \$99,999.99	0.08%	0.08%
		\$100,000 or more	0.08%	0.08%
<b>Savings</b>				
Market Rate Savings	\$200	\$0.01 - \$9,999.99	0.03%	0.03%
		\$10,000 - \$24,999.99	0.05%	0.05%
		\$25,000 - \$49,999.99	0.05%	0.05%
		\$50,000 - \$99,999.99	0.05%	0.05%
		\$100,000 or more	0.05%	0.05%

**MARKET RATE CERTIFICATES OF DEPOSIT (CDs)**

CD Term	Minimum Balance to Open	TIERS									
		\$0.01 - \$9,999.99		\$10,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 or more	
		Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
7-31 days	\$1,000	0.03%	0.03%	0.05%	0.05%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%
91 days	\$1,000	0.03%	0.03%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
182 days	\$1,000	0.03%	0.03%	0.10%	0.10%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
12-23 months	\$1,000	0.10%	0.10%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
24-35 months	\$1,000	0.15%	0.15%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
36-47 months	\$1,000	0.20%	0.20%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
48 months	\$1,000	0.25%	0.25%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
60 months	\$1,000	0.25%	0.25%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%

**MARKET RATE INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)**

IRA Term	Minimum Balance to Open	TIERS									
		\$0.01 - \$9,999.99		\$10,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 or more	
		Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
6 months	\$500	0.03%	0.03%	0.10%	0.10%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
12 months	\$500	0.10%	0.10%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
18 months	\$500	0.10%	0.10%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
24 months	\$500	0.15%	0.15%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
36 months	\$500	0.20%	0.20%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
48 months	\$500	0.25%	0.25%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
60 months	\$500	0.25%	0.25%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%

Please review your Truth in Savings Disclosure for additional terms and conditions that may apply. Please refer to Services and Fees on FMB.com/Fees or contact your local F&M office for additional details.

Rates and APY are effective as of the date shown above.

Deposit Accounts: Interest for checking and money market accounts are compounded and credited to your account monthly on the monthly statement cycle date. Interest for savings accounts are compounded and credited to your account quarterly on the quarterly statement cycle date. Rates may change at any time without prior notice, before or after the account is opened. Fees could reduce earnings on the account. If you close your account before interest is credited, you will not receive the accrued interest.

CDs: APY assumes that interest is compounded and credited monthly and remains on deposit until maturity. Interest rates are fixed rates and are paid for the term of the deposit until maturity. A withdrawal of interest prior to maturity will reduce earnings. A penalty will be imposed for early withdrawal.

IRAs: APY assumes that interest is compounded and credited quarterly and remains on deposit until maturity. Interest rates are fixed rates and are paid for the term of the deposit until maturity. Deposits may be made to your account in accordance with your IRA plan disclosure. A withdrawal of interest prior to maturity will reduce earnings. A penalty will be imposed for early withdrawal.