



WELCOME TO F&M BANK

WE NURTURE LASTING RELATIONSHIPS



fm.bank/welcome



F&M: 800.451.7843
PFSB: 937.653.1700

August 31, 2021

Dear Perpetual Federal Savings Bank Customer,

The Perpetual Federal Savings Bank of Urbana will soon become part of Farmers & Merchants State Bank (F&M). We are very happy to welcome you to F&M! We will do everything we can to assure a smooth transition, greater convenience and outstanding customer service.

Your Perpetual Federal Savings Bank accounts will automatically transfer or "convert" to similar accounts at F&M on October 18, 2021. After reviewing your new account features, if you believe that a different F&M account would better match your needs, we will make it easy and convenient for you to switch.

This package contains everything you need to know to help you prepare for the transition of your account(s) to Farmers & Merchants State Bank. Please keep these materials for future reference.

- **A Welcome Guide** with detailed information about your account(s), key dates and times, frequently asked questions and the many ways we can help you achieve your financial goals.
- **Updated Account Disclosures** with specific details about Farmers & Merchants State Bank accounts and services.
- **List of Key Dates** showing when and what to expect during the transition.

Once again, welcome! With F&M, you'll continue to be part of a bank that is dedicated to your financial relationship and your community. We look forward to bringing you our highest level of service and value every day.

Sincerely,

Michael R. Melvin
Perpetual Federal Savings Bank of Urbana
President/CEO

Lars Eller
Farmers & Merchants State Bank
President/CEO

KEY DATES

Friday, October 1

- Perpetual Federal Savings Bank rebranded as Farmers & Merchants State Bank

Transition Weekend

Friday, October 15 at 5:30pm

- Banking office closed for the weekend

Saturday & Sunday,

October 16-17

- Perpetual Federal Savings Bank will be closed

Monday, October 18

- Banking office reopens with regular hours
- Online Banking and Bill Pay enrollment available on **fm.bank**
- F&M Bank Mobile App available for download

WE'RE HERE TO HELP!

Our call center will have extended support hours during the conversion period (starting October 18th) to aid in the transition to F&M. You may call your local PFSB office or F&M at 800.451.7843, Monday - Tuesday 8:00am - 6:00pm; Wednesday - Thursday 8:00am - 5:00pm; Friday 8:00am - 5:30 and Saturday from 8:00am - 12:00pm.



EQUAL HOUSING LENDER F&M NMLS #407535

Member FDIC