

125TH ANNIVERSARY

13 MONTH CD SPECIAL!



Celebrating 125 years with a 13-Month CD Special!

1.25% APY

\$2,500 MINIMUM BALANCE

13 month Certificate of Deposit
\$2,500 minimum deposit
\$125,000 maximum deposit
Checking relationship required

Learn more at [fm.bank](https://www.fm.bank) or call **(800) 451.7843** for more information today!



*Celebrating 125 years
in the Community!*



**FARMERS &
MERCHANTS
STATE BANK**

 Member FDIC
NMLS# 407535

WE NURTURE LASTING RELATIONSHIPS

*APY - Annual Percentage Yield is effective as of June 1, 2022. To earn stated APY, customer must have an F&M checking relationship. At maturity, this Certificate of Deposit will convert to a 12 month CD. Subject to penalty for early withdrawal. To earn stated APY, customer must have an F&M checking relationship. A minimum \$2,500 deposit is required to open this account and the maximum deposit to open this account is \$125,000. Limit one (1) 13 Month Anniversary Promo certificate per household. Offer available for personal accounts only. The advertised APY is subject to change without notice. Limited time offer.