

Limited Time Offer

12 MONTH CD SPECIAL!



12-Month CD Special!

3.51%

APY*

\$2,500 MINIMUM BALANCE

12 month Certificate of Deposit
\$2,500 minimum deposit
\$125,000 maximum deposit
*New money only

Visit your local **F&M Office** or call **(800) 451.7843** for more information today!



*Celebrating 125 years
in the Community!*



WE NURTURE LASTING RELATIONSHIPS

*APY - Annual Percentage Yield is effective as of November 3, 2022. Offer only available for new customers or new funds not currently held with Farmers & Merchants State Bank. At maturity, this Certificate of Deposit will automatically renew as a 12 month Certificate of Deposit. Stated APY assumes interest remains on deposit until CD maturity. A minimum \$2,500 deposit is required to open this account and the maximum deposit to open this account is \$125,000. Fees may reduce earnings. The advertised APY is subject to change without notice. Limited time offer. Member FDIC