

Limited Time Offer

# 26 MONTH CD SPECIAL!



## 26-Month CD Special!

# 4.12%

APY\*

**\$2,500 MINIMUM BALANCE**

26 month Certificate of Deposit  
\$2,500 minimum deposit  
\$125,000 maximum deposit

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



*Celebrating 125 years  
in the Community!*



**FARMERS &  
MERCHANTS**  
STATE BANK

### WE NURTURE LASTING RELATIONSHIPS

\*APY - Annual Percentage Yield is effective as of November 16, 2022. At maturity, this Certificate of Deposit will convert to a 24 month CD. Subject to penalty for early withdrawal. 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. Limit one (1) 26 Month Promo certificate per household. The advertised APY is subject to change without notice. Fees may reduce earnings. Limited time offer. Member FDIC