



Watch your savings grow with our  
**BUSINESS CD SPECIAL**

## 13-Month | Business Certificate of Deposit Special!

13-MONTH CD SPECIAL

**4.00%** APY\*

**\$5,000 MINIMUM BALANCE**

### 13-MONTH BUSINESS CD Features & Benefits

- Minimum opening deposit - \$5,000
- No maximum limit
- New Money Only\*
- Open to all business types (excludes public funds)

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 December 14, 2022. Offer only available for new business customers or new funds not currently held with Farmers & Merchants State Bank. At maturity, this business CD will automatically renew as a 12 month CD. Stated APY assumes interest remains on deposit until CD maturity. A minimum \$5,000 deposit is required to open this account. Fees may reduce earnings. Subject to penalty for early withdrawal. The advertised APY is subject to change without notice. Limited time offer. Member FDIC