



**YOU WORK
HARD FOR
YOUR MONEY.**

So do we.

16-MONTH CD SPECIAL

DON'T MISS OUT – LIMITED TIME OFFER!

You work hard for your money. It's time for your money to work as hard as you do. — *Lock in your rate with our 16-month CD special today!*

- ✓ \$1,000 minimum deposit
- ✓ No maximum deposit
- ✓ Open to businesses and consumers!

16-MONTH CD

4.80% APY*

\$1,000 MINIMUM BALANCE

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

**Because it's time to
think about *the future.***

Member
FDIC fm.bank | (800) 451.7843



*APY - Annual Percentage Yield is effective as of June 6, 2023. At maturity, this CD will automatically renew as a 15 month CD. Stated APY assumes interest remains on deposit until CD maturity. A minimum \$1,000 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.