

Limited Time Offer

# 8 MONTH CD SPECIAL!



## 8-Month Certificate of Deposit Special

**4.35%**  
APY\*

**\$1,000 MINIMUM BALANCE**

8 Month Certificate of Deposit  
\$1,000 minimum deposit  
No maximum deposit  
Open to businesses and consumers

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

*You want your money to work  
as hard as you do. So do we.*



### WE NURTURE LASTING RELATIONSHIPS

\*APY - Annual Percentage Yield is effective as of April 28, 2023. At maturity, this CD will automatically renew as a 12 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. Member FDIC