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*Annual percentage yield (APY) is accurate as of June 10, 2019 and is subject to change without notice. The minimum balance required to open CD is \$5,000 and must be new money to F&M Bank. The maximum initial deposit is limited to \$250,000 per client. Personal retirement accounts are eligible for this promotion. Fees could reduce the earnings on the account. A penalty may be imposed for early withdrawal. Limited time offer. Offer subject to change at any time.