

# Cold weather got you down?

**THESE  
rates  
will cheer  
you up!**

8-Month Certificate of Deposit

**2.38%** APY\*

25-Month Certificate of Deposit

**2.85%** APY\*

\*Annual percentage yield (APY) is accurate as of December 10, 2018 and is subject to change without notice. Fees could reduce the earnings on the account. A penalty may be imposed for early withdrawal. The minimum balance required to open is \$10,000 and must be new money to F&M Bank. The maximum deposit is limited to \$250,000 per client.



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