

F&M Bank has partnered with Elavon to deliver the industry's leading merchant processing solutions. By combining our banking expertise with Elavon's premier payment processing network, you can enjoy a one-stop solution for all of your banking *and* payment processing needs.

Choosing the right payments partner can be critical to your bottom line, and Elavon clearly delivers the most powerful platform in the industry. If you have a payment processing need, **F&M Bank** and Elavon have the solution.

RELY ON THE INDUSTRY'S #1 NETWORK

- Highly rated for reliability and availability
- 100% network uptime from Elavon's fully redundant systems
- High speed transaction processing
- Built in fraud monitoring and control features

CHOOSE AN INDUSTRY LEADER

- Elavon processes over one billion transactions annually for more than 1 million merchant locations
- Elavon is the third largest payment processor in the United States

ENJOY SUPERIOR CUSTOMER SERVICE & ONLINE SUPPORT

- Customer service is available 24/7 from trained professionals in Elavon's call center
- Log onto MerchantConnect.com to request new products, access monthly statements, view the status of your account and more.

PAYMENT SOLUTIONS ARE AVAILABLE FOR:

- Retail
- Restaurants
- Supermarkets
- Lodging/Hospitality
- Education/Government
- Mail order/E-commerce

SOLUTIONS TO GROW YOUR BUSINESS:

- PC and Terminal Based POS Solutions
- Mobile Processing Capabilities
- Wireless Payment Processing
- Internet/e-Commerce
- Debit, EBT
- Fleet Cards
- Purchasing/Corporate Cards
- Electronic Check Service
- Electronic Gift Cards
- Reporting Solutions

