



**Avoid the ups and downs.
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CERTIFICATE OF DEPOSIT

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APY*

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*Annual percentage yield (APY) is accurate as of the date of this publication 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. Personal deposits only—no business deposits. Fees could reduce the earnings on the account. A penalty may be imposed for early withdrawal

