

# CD Rates are Pushing Up!

8-Month Certificate of Deposit

**2.38%**  
APY\*

25-Month Certificate of Deposit

**2.65%**  
APY\*



21 E. Main St., Galesburg • 343.7141  
1230 N. Henderson St., Galesburg • 344.3700  
2616 Veterans Drive, Galesburg • 344.3232  
123 E. Knoxville St., Brimfield • 446.3344  
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\*Annual percentage yield (APY) is accurate as of March 4, 2019 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.

