



Guaranteed Growth

CERTIFICATES OF DEPOSIT

1.75% ^{15 months}
APY*

2.10% ^{25 months}
APY*

Available for IRAs, too!



Aim High. Bank Strong.

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*Annual percentage yields (APY) are accurate as of the date of this publication and are subject to change without notice. The minimum balance required to open CD is \$1,000 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.

