

*We're celebrating
our 148th
Anniversary!*



Aim High. Bank Strong.

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ANNIVERSARY CD

1.48% APY*

**18-month
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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. The maximum initial deposit is limited to \$100,000 per client. Personal deposits only—no business deposits. Individual retirement accounts are eligible for this promotion. Fees could reduce the earnings on the account. A penalty may be imposed for early withdrawal.