

CD SPECIAL



1.50% APY* *36 months*
With these **3** great options, you'll reap a bountiful harvest.

1. If rates go up, you can bump the rate one time during the CD term to the current published rates for the remainder of your term.
2. If you need money, you can make one penalty-free withdrawal during the initial term of the CD for up to 50% of the issuing amount.
3. If rates go down or stay the same, you can make one deposit during the initial term of the CD for up to 50% of the issuing amount.

* This CD has a 36-month term. Annual percentage yield (APY) is accurate as of October 7, 2015 and is subject to change without notice. The minimum balance required to open the CD is \$5,000. A minimum of \$5,000 must be new money to F&M Bank. The maximum initial deposit is limited to \$100,000 per client. Retail deposits only-no business deposits. Individual retirement accounts are not eligible for this promotion. You will be allowed to increase the rate one time during the term to the bank's current rate being offered on 36-month CDs. After we reset the rate, the new rate will apply only to the remaining term of the CD. If you exercise this option, your interest rate and annual percentage yield will change. Fees could reduce the earnings on the account. A penalty may be imposed for early withdrawal after the first penalty-free withdrawal. Additional restrictions may apply.



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