## **Holiday CD Special**



## **CERTIFICATE OF DEPOSIT**





Aim High. Bank Strong.

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\* Annual Percentage Yield (APY) is accurate as of November 18, 2016. Requires a minimum deposit of \$5,000 in new funds to F&M Bank. Rates may change without notice. A penalty may be imposed for early withdrawal. Funds must remain on deposit until maturity to earn advertised Annual Percentage Yield. Offer valid for retail deposits only.