



NEW AUTO

APPLIANCES

COLLEGE
TRAVEL

REMODEL

A LOAN FOR ALL SEASONS...ALL REASONS

HOME EQUITY LOAN SPECIAL

FIXED RATE

As Low As

3.72%* / 3.735% APR*

HOME EQUITY CREDIT LINE SPECIAL

VARIABLE RATE

Three Month Introductory Rate

1.99% APR**

Then A Variable Rate As Low As

3.99% APR**



Aim High. Bank Strong.

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*Home Equity Loan: The Annual Percentage Rate (APR) is effective October 3, 2016 with a loan-to-value ratio less than 90% and credit score of 700 or higher. The interest rate varies from 2.99% to 5.75% and is based on your loan-to-value ratio and creditworthiness. Loans are subject to credit approval. Minimum of \$5,000 in new funds loaned by the bank ("new money") and automatic payments from a checking account with the bank are required. The loan term is 62 months. Loan payment example: a \$10,000 Home Equity Loan at a 2.99% interest rate for 62 months with a \$99 origination fee will have a 3.376% APR and a monthly payment of \$175.99.

**Home Equity Credit Line: Introductory Annual Percentage Rate (APR) of 1.99% applies for the first three months following the date of loan inception. Thereafter the APR will vary on a quarterly basis, and will range from the Prime Rate as published in the Wall Street Journal ("Prime") to Prime plus .50% based on your loan-to-value ratio and creditworthiness. As of October 3, 2016 Prime was 3.50%. The maximum APR will not exceed 21% and will not be less than 3.99% after the three month introductory rate of 1.99% APR expires. Monthly payments are interest only. Payment of interest only would result in a balloon payment at the end of your loan. Loans are subject to credit approval, and a minimum initial advance of \$5,000, a loan-to-value ratio of 90% or less, and a credit score of 700 or higher are required to qualify for this offer.

For both Home Equity Loans and Home Equity Credit Lines: Refinancing or renewal of existing loans and credit lines with F&M Bank, purchase money loans, and bridge loans are ineligible. Consult a tax advisor regarding the deductibility of interest. Homeowner's insurance is required. This is a limited-time offer and is subject to change and/or be withdrawn without notice.