Terms of Use

Please read these terms and conditions carefully. In these terms and conditions, the words 'you' and 'your' refer to you as a consumer and 'we', 'us', and 'our' refer to F&M Bank.

This website has been established by us for the sole purpose of conveying information about our products and services and to allow communication between you and us. Nothing contained in any page on this site takes the place of agreements and disclosures that govern our products and services. If any information on the site conflicts with that in our agreements and disclosures, the agreements and disclosures will control.

This website is owned by us or by others, as applicable. The information, materials and other content of this website may not be copied, displayed, distributed, downloaded, licensed, modified, published, reposted, reproduced, reused, sold, transmitted, used to create a derivative work, or otherwise used for public or commercial purposes without our express written consent.

By accessing our website and any of its pages, you agree to be bound by these terms and conditions. We reserve the right to change these terms and conditions, or the content of any portion of our website, at any time without notice. WE DO NOT WARRANT THE ACCURACY, ADEQUACY, COMPLETENESS OR TIMELINESS OF THE INFORMATION, MATERIALS, PRODUCTS AND SERVICES ON THIS WEBSITE OR THE ERRO

R-FREE USE OF THIS WEBSITE. ALL INFORMATION, MATERIALS, PRODUCTS AND SERVICES ARE FURNISHED 'AS IS' AND "AS AVAILABLE." NO WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF NON-INFRINGEMENT OF THIRD PARTY RIGHTS, TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND FREEDOM FROM COMPUTER VIRUS IS GIVEN IN CONJUNCTION WITH THE INFORMATION, MATERIALS, PRODUCTS AND SERVICES.

IN NO EVENT SHALL WE BE LIABLE FOR ANY DAMAGES, LOSSES OR LIABILITIES INCLUDING WITHOUT LIMITATION, DIRECT OR INDIRECT, SPECIAL INCIDENTAL, CONSEQUENTIAL DAMAGES LOSSES OR LIABILITIES, IN CONNECTION WITH YOUR USE OF THIS WEBSITE OR YOUR RELIANCE ON OR USE OR INABILITY TO USE THE INFORMATION, MATERIALS, PRODUCTS AND SERVICES ON THIS WEBSITE, OR IN CONNECTION WITH ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS OR LINE OR SYSTEM FAILURE, EVEN IF WE ARE ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, LOSSES OR EXPENSES.

This agreement and the use of this website is governed by the laws of the State of Minnesota and applicable federal law. We are not responsible for the content of third party sites hyper-linked from our website, nor does it guarantee the products or services offered on third party sites. You should review the privacy statement of a website before you provide personal or confidential information.



Springfield 507.723.4800 | Morgan 507.249.3166 | fmb-ebank.com

a Equal Housing Lender

Member FDIC