



Building Relationships. Making a Difference.

We want to be YOUR bank!

Come to F&M and experience Personalized Banking—focused on YOU.

Banking is about money... **and** relationships. Does your bank know you? Do you have a personal relationship with staff at your bank? Relationships matter at F&M Bank. We want to get to know our customers. We'll work with you to find the best products and services for your unique needs. We're here for you!

Buying or building a home? Growing your business? Expanding your farm? We have money to lend.

If you need to borrow money to pursue your goals and dreams, talk with us **first**. Our lenders – mortgage, ag, commercial and personal – will listen, ask questions, and offer solutions to help you succeed. As an FSA preferred lender and an SBA lender, we have access to many loan programs that greatly benefit our customers.

Meet our local, personal lending team!



Left to Right: Brady Berg, Amy Baier, Tammy Arnsdorf, Doug Daub

We're a local, family-owned, community bank. Driven by our values. Focused on service.

We have proudly served the community since 1918. We contribute our time and resources to make our communities a great place to live and work. Our bankers truly want to serve you as we live our values every day – loyalty, trusted advisor, experience, local ownership, and community commitment.



Building Relationships. Come bank with us!



Standing: Sheri Madsen, Brady Berg and Brooke Kratz Seated: Bracey Lerner

— It's EASY to make your move to F&M Bank! —

Our Easy Switch Kit gives you everything you need to move accounts from your current financial institution to F&M Bank. Stop in, open your new accounts, and we'll show you how easy it is to consolidate all of your banking at F&M Bank. We want to be YOUR bank!

People you know. Bankers you trust.
Stop in soon and let us show you a BETTER way to bank.

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What Our Customers Say

Our customers are the reason we are here. We are humbled by the kind words we receive. It is our goal to exceed expectations every day, with every customer.

How may we serve you?

Thank you, Jessica & Brad Nachreiner!

Their transition from a retiring lender to a new lender was smooth and successful.



"Bracey explained things so clearly. He helped align our needs with the right product so we could save money and have access to capital when we needed it. Their customer service is top notch. You aren't just a number to F&M Bank. You are part of the community that they are part of, and they do a great job supporting our community."

Brad and Jessica Nachreiner

Thank you, Jessica & Shawn Mathiowetz!

One home loan – two happy customers.



"It was nice to deal with someone local. Amy was very knowledgeable. She made the process easy and walked us through every step. We like banking with F&M Bank because they are all friendly and know their jobs."

Jessica & Shawn Mathiowetz

Thank you, Shawn & Krystal Plaster!

Growing family establishes new personal and business accounts, and a new mortgage loan.



"We should have made the switch a long time ago. We were looking for the hometown feel and we found it! It's always the same warm smiles when you walk in, and they are willing to find any way they can to help. We've never been happier with a bank."

Shawn & Krystal Plaster

Thank you, Pat Moriarity!

Local High School Principal finds our lenders knowledgeable and our loan process easy.



"Banking in a small town allows me to know who I'm banking with, and they know me. This puts my mind at ease that they will have my best interest in mind. The process of obtaining a loan was very smooth. Their customer service is second to none! I've been extremely pleased over my 10+ years."

Pat Moriarity

Come bank with us. We're here for you!

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