

IRA CD Special

Save today for your retirement. Lock in a great rate with an IRA CD and rest easy - your money is FDIC insured and growing for your retirement.

3.02%
APY*

20 Months
\$2,500.00 Minimum Opening Deposit

See a Banker TODAY for information about fees and terms.



F&M
B A N K

Building Relationships.
Making a Difference.

*Annual Percentage Yield (APY) accurate as of 11-20-2018. A penalty may be imposed for early withdrawal. Minimum balance to obtain the APY is \$2,500.00. Consult your tax advisor for eligibility and tax savings details.