

Step Up CD SPECIAL!

2.11% APY*
29 Months
\$5,000.00 Minimum

*Annual Percentage Yield (APY) accurate as of 1-22-18. A penalty may be imposed for early withdrawal. The interest rate and APY may change after account is opened. At your discretion, you may change the interest rate on the account. You have the option during the first term of this account to exchange the initial interest rate for a new interest rate. Your deposit will earn interest at the initial interest rate until you exercise your option to change the rate (your "adjusted rate"). The adjusted rate will be the interest rate we are then offering on a 24 month time deposit. If you make an exchange, the maturity date of this account will remain the same as originally scheduled and your deposit will earn interest at the adjusted rate until maturity. You may exercise this exchange option once during the first term, but not during any renewal term. The minimum balance to obtain the APY is \$5,000. Fees may reduce earnings.

Springfield 507.723.4800 | Morgan 507.249.3166 | fmb-ebank.com

F&M
BANK

Building Relationships.
Making a Difference.

Loyalty | Trusted Advisor | Experience | Innovative | Local Ownership | Community Commitment

 Equal Housing Lender

Member FDIC

CD SPECIAL

2.42% APY*

39 Months

\$2,500.00

Minimum Opening Deposit

*Annual Percentage Yield (APY) accurate as of 4-23-2018. A Penalty may be imposed for early withdrawal. The minimum balance to obtain the APY is \$2,500.

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