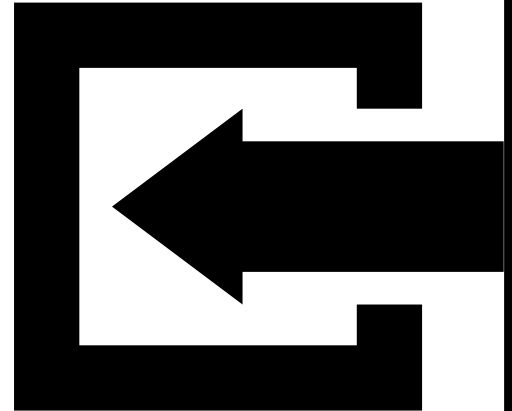


## **IMPORTANT INFORMATION**

# **CHECKING & SAVINGS STATEMENTS**

Beginning October 31, 2022, your F&M checking and/or savings statement will transition to be a month end statement. If your normal statement cycle was mid-month, you will receive your normal October statement as well as a statement ending October 31, 2022. No service charges will be assessed for the October 31st statements. Effective December 1, 2022, all printed statements will be mailed via an outsourced vendor.



**F&M**

**B A N K**

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