



Getting the Most from Your Checking Relationship

With spring now officially underway it's time to kick off the season by making sure you are getting the most from your checking account relationship. At F&M Bank & Trust we have a checking account that is right for everyone, at every stage of their financial lifetime. Maybe it's the right time to upsize your checking account with additional benefits for you and your family.



1. Worry-free Banking Benefits – Our checking accounts include the convenience of our network of surcharge-free ATMs, neighborhood locations, flexible branch hours, and peace of mind knowing that your deposits are covered up to \$250,000 by FDIC.

2. Team of Professionals, here for you – Our friendly, knowledgeable customer service representatives are eager to help you meet your goals.

3. Tons of Account Freebies – Mobile and online banking, mobile deposit, free debit card, and free paper statements are just a few of the things you receive as part of F&M Extreme and F&M Premier checking account.

4. Competitive Rates – With our F&M Interest checking account you can earn interest and take advantage of account benefits, as well.

5. Additional Features Could Be Included - You receive extras that could easily cost you over \$50 per month.

- **Identity Theft Monitoring Services** – Rest easy knowing that you have access to free monitoring services that can alert you if changes to your credit file are detected, or if your personal information is discovered on the dark web.
- **Identity Theft Expense Reimbursement Insurance** – Up to \$10,000 in reimbursable expenses if you find that you are a victim of identity theft.



Getting the Most from Your Checking Relationship

- **Travel Discounts and Shopping Rewards** – Save big with deep discounts at thousands of local and national businesses with show-your-phone and online discounts on shopping, dining, travel, and entertainment.
- **Cellular Phone Protection** – Know that you can stay connected when the worst happens, and your mobile phone is lost, damaged, or stolen.
- **Debit Advantage[®]** – Buyers Protection covers items for 90 days from the date of purchase against accidental breakage, fire or theft. Extended Warranty extends the U.S. manufacturer’s original written warranty up to one full year on most new retail purchases if the warranty is less than five years. (Item(s) must be purchased entirely with your F&M checking account for coverage.)
- **Roadside Assistance** – 24-hour coverage for roadside assistance services including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance up to \$100 per occurrence. Maximum of two occurrences per twelve month period.

If you are already a F&M Extreme, F&M Premier, F&M Interest or F&M Campus checking account holder, you’re ahead of the game and set up with great savings.

Looking for ways that you can save even more? We’re only a click, tap, or phone call away. Reach out today – we are here to provide you with personalized guidance and can help you find the financial products and services that meet your needs.

**Learn more by contacting a
Client Service Representative Team Member!**