



F&M ADVANTAGE BUNDLES

BUNDLE A

VALUE TO CLIENT	PRODUCT
\$20.00	Custom Debit Card
\$24.00	ID Theft Smart Identity Theft Management
\$62.00	2 NSF Fee Waived/Refunds
\$30.00	1 Box of Checks Year
\$1.50 - \$75.00**	.15% Rate Discount to be applied to Consumer Installment Loans
\$25.00	Local Retailer Coupons (5) <i>American Eyecare</i> <i>Deery Brothers</i> <i>The Buffalo</i> <i>C-Cat</i> <i>Napoli's</i>
TOTAL ANNUAL VALUE \$162.50 - \$236.00	CLIENT PAYS PER MONTH \$9.95*

BUNDLE B

VALUE TO CLIENT	PRODUCT
\$20.00	Custom Debit Card
\$24.00	ID Theft Smart Identify Theft Management
\$1.50 - \$75.00**	.15% Rate Discount to be applied to Consumer Installment Loans
\$1.25 - \$125.00**	.25% Rate Increase on Certificate of Deposits
\$12.00	3X5 Safe Deposit Box or apply discount to a bigger box
\$25.00	Local Retailer Coupons (5) <i>American Eyecare</i> <i>Deery Brothers</i> <i>The Buffalo</i> <i>C-Cat</i> <i>Napoli's</i>
TOTAL ANNUAL VALUE \$83.75 - \$281.00	CLIENT PAYS PER MONTH \$4.95*

Farmers & Merchants Bank & Trust * 221 Jefferson St, Burlington, IA 52601
319-754-BANK

*Plus applicable state/local sales tax

**Actual value will depend on loan amount or amount of Certificate of Deposit



Terms & Conditions

Eligibility:

- Any consumer checking account at Farmers & Merchants Bank & Trust is eligible for the bundle.

How Does It Work:

- You select the bundle you want and complete the enrollment form.
- You will be given a coupon book upon enrollment. The coupon book will include a coupon for each service in your bundle. If you wish to use a service, you will redeem the coupon at any F&M Bank & Trust location. If you are using a coupon for a local retailer, you will redeem that coupon with the retailer, not F&M Bank & Trust.

Enrollment:

- The enrollment period is for one year from the date you enroll. If you wish to cancel, you may notify us but the fee will continue to be auto-debited monthly until your enrollment period is over. The coupons will have a one year expiration date.
- Your enrollment will be terminated at the end of the enrollment period. We will contact you the month prior to the end of your enrollment period to see if you wish to continue.

Monthly Fee:

- You will be charged monthly for the bundle you select. The monthly fee will be auto-debited from your account on the day you choose. The monthly fee will be subject to state/local sales tax.

BUNDLE A DETAILS:

SERVICE	DESCRIPTION
Custom Debit Card	<ul style="list-style-type: none"> 1 free custom debit card per year. You must present coupon to redeem.
ID Theft Smart Identity Management	<ul style="list-style-type: none"> One enrollment in our ID Theft Smart Identity product. Please see a Client Service Representative to enroll.
2 Waived NSF Fees	<ul style="list-style-type: none"> We will waive/refund two NSF fees per year. You must notify us and redeem coupon to receive a refund.
1 Box of Checks	<ul style="list-style-type: none"> 1 box of checks per enrollment period. Checks will be ordered as Wallet style Safety Paper. Duplicates will be charged at regular price.
Consumer Loan Discounts	<ul style="list-style-type: none"> You will be eligible to receive a .15% rate discount on consumer installment loans if approved. Loans are subject to credit approval and underwriting. Discount can be applied to multiple loans. The annual savings will depend on the loan amount. Minimum loan amount of \$1,000 with a maximum loan amount of \$50,000.
Local Retailer Coupons	<ul style="list-style-type: none"> 5 coupons to be used at local retailers. Coupon must be redeemed at local retailer, not F&M Bank & Trust.

BUNDLE B DETAILS:

SERVICE	DESCRIPTION
Custom Debit Card	<ul style="list-style-type: none"> 1 free custom debit card per year. You must present coupon to redeem.
ID Theft Smart Identity Management	<ul style="list-style-type: none"> You will be eligible to enroll into our ID Theft Smart Identity product. Please see a Client Service Representative to enroll.
Consumer Loan Discounts	<ul style="list-style-type: none"> You will be eligible to receive a .15% rate discount on consumer installment loans if approved. Loans are subject to credit approval and underwriting. Discount can be applied to multiple loans. The annual savings will depend on the loan amount. Minimum loan amount of \$1,000 with a maximum loan amount of \$50,000.
Rate Increase on Certificate of Deposits	<ul style="list-style-type: none"> You will be eligible to receive a .25% rate increase on a Certificate of Deposit. Does not apply to "CD Specials." Rate increase can be applied to multiple CDs. Rate increase can only be applied to new CDs or renewals. Please contact bank to use for CD renewal prior to CD maturity. The total annual value of the increase will depend on the balance of the CD. Minimum Balance of \$500 would have a value of \$1.25 while a \$50,000 balance would have a value of \$125.
3X5 Safe Deposit Box	<ul style="list-style-type: none"> You will be eligible for a 3x5 Safe Deposit Box. If a bigger box is selected, we will apply a \$12 discount to the box chosen.
Local Retailer Coupons	<ul style="list-style-type: none"> 5 coupons to be used at local retailers. Coupon must be redeemed at local retailer, not F&M Bank & Trust.