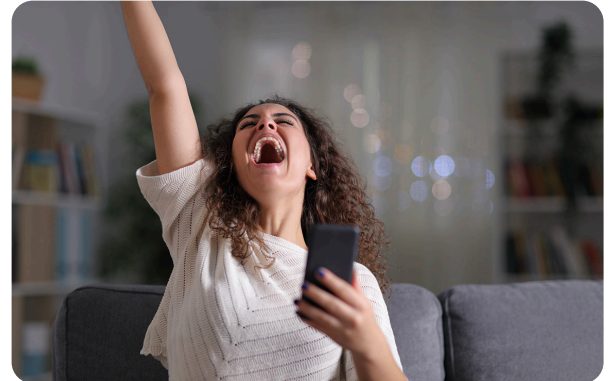


## Improve Financial and Physical Fitness in 2024

At F&M Bank & Trust, we understand that true prosperity extends beyond financial stability; it encompasses physical well-being as well. As your trusted financial partner, we are dedicated to not only safeguarding your financial health but also promoting your overall wellness. With this commitment in mind, we are pleased to share valuable reminders and tips to help you achieve and maintain both financial security and physical vitality. Let's take the journey together.



### Financial Health Tips:

- Budget Wisely:** Take control of your finances by creating a monthly budget. Allocate funds for essential expenses, savings, and discretionary spending.
- Save Regularly:** Establishing an emergency fund is vital for financial security. Aim to save a portion of your income regularly, even if it's a small amount. Set up automatic transfers from your checking to your savings account using our convenient banking app.
- Manage Debt:** High-interest debt can hinder your financial progress. Prioritize paying off debts strategically, starting with those carrying the highest interest rates. Consider consolidating debt or refinancing with our flexible loan options.
- Invest for the Future:** Build wealth over time by investing wisely. Explore our savings and CD options to find a tailored solution to your financial goals. We have professionals that are ready to help you make a plan and work toward your goals.

### Physical Health Tips:

- Stay Active:** Incorporate regular physical activity into your routine to boost your overall health. Whether it's a daily walk, yoga session, or gym workout, find activities you enjoy and stick to them. Consider tracking your progress on an app or other tools to see your progress accumulate and celebrate the small wins.
- Eat Well:** Fuel your body with nutritious foods to support optimal health. Aim for a balanced diet rich in fruits, vegetables, lean proteins, and whole grains.
- Prioritize Sleep:** Quality sleep is essential for physical and mental well-being. Aim for seven to eight hours of sleep per night and establish a relaxing bedtime routine.



## Getting the Most from Your Checking Relationship

4. **Have Telehealth Services at the Ready:** Telehealth allows you to connect with healthcare providers remotely through your computer or phone, eliminating the need for in-person visits. These virtual appointments are conducted by certified medical professionals, addressing a wide range of everyday healthcare needs from the comfort of your home. Whether it's a consultation with a physician or mental health specialist, telehealth brings medical expertise directly to you when you need it.

### Telehealth offers numerous benefits:

- **Minimized Exposure to Germs:** By avoiding crowded waiting rooms, you reduce the risk of exposure to infectious illnesses.
- **Improved Access to Specialists:** Telehealth breaks down geographical barriers, ensuring access to specialized care regardless of your location.
- **Time-Saving Convenience:** Say goodbye to long commutes and waiting room delays; telehealth appointments save you valuable time.
- **Comfortable Care:** Receive medical attention without leaving your bed, ideal for when you're feeling under the weather.
- **Reduced Healthcare Costs:** Telehealth can lead to fewer hospital visits and lower expenses associated with traditional healthcare.
- **24/7 Reassurance:** Whether it's a late-night concern or a vacation mishap, telehealth can provide round-the-clock care for peace of mind.

At F&M Bank & Trust, we believe that true prosperity is achieved through a balance of financial stability and good health. By prioritizing both aspects of your well-being, you can live a happier, more fulfilling life. As your trusted financial partner, we're here to support you on your journey to financial and physical wellness. From financial tools and resources to telehealth benefits, we're committed to helping you thrive in every aspect of your life. Together, let's build a brighter, healthier future for you and your family.

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