

Accounts Include FREE:

Mobile App • Online Banking • Mobile Deposit
Bill Pay • F&M Standard Debit Card • Telephone Banking

F&M myWay

F&M Campus

F&M 50+

F&M Interest

Minimum to Open Account			
\$100	\$100	\$100	\$1,000
Minimum Daily Balance			
None	None	\$100	\$1,000
Earns Interest			
No	Earn a premium interest rate on balances up to \$500 and a competitive interest rate on balances over \$500	Interest earned daily on collected balance over \$500	Earn a premium interest rate on balances up to \$1,000 and a competitive interest rate on balances over \$1,000
ATM Fees			
3 free withdrawals per statement cycle at ATMs not owned by F&M Bank & Trust and \$1/ withdrawal after 3	\$1 fee waived if ATM is not owned by F&M Bank & Trust	3 free withdrawals per statement cycle at ATMs not owned by F&M Bank & Trust and \$1/ withdrawal after 3	3 free withdrawals per statement cycle at ATMs not owned by F&M Bank & Trust and \$1/ withdrawal after 3
Monthly Service Charge			
\$5 <i>Waived with e-Statements</i>	\$5 <i>Waived with e-Statements</i>	\$5 <i>If balance falls below \$100 any day of statement cycle</i>	\$10 <i>If balance requirements are not met or \$7 with e-Statement</i> \$3 <i>If balance requirements are met and not enrolled in e-Statement</i>
Overdraft Protection Available			
Yes	No	Yes	Yes
Account Requirements			
None	Must be 25 years or younger & reverts to F&MmyWay on 26th Birthday	Must be 50 years or older Free Club Checks Free 2 x 5" Safe Deposit Box	None