

# F&M Young Farmers Checking

Simply the safest and  
smartest way to bank.

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**F&M**<sup>™</sup> **BANK**  
& **TRUST**

[fmbanktrust.bank](https://fmbanktrust.bank)

Member FDIC | Equal Housing Lender

# F&M Young Farmers Checking<sup>1</sup>

Client must be member of 4-H or Future Farmers of America to qualify. Client must show certificate for verification.

## Interest Bearing

### Debit Advantage<sup>®</sup>

Buyers Protection<sup>2</sup> covers items for 90 days from the date of purchase against accidental breakage, fire or theft. Extended Warranty<sup>2</sup> 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 this account for coverage.)

### Financial Wellness 360<sup>°</sup>

Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. (available via mobile or web only)

### Travel and Leisure Discounts

Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from a mobile device. Digital Access makes saving super easy and convenient, giving instant savings anywhere and anytime. (available via mobile or web only)

**Please call us at 319-754-2265 or 888-331-2265  
to learn more.**

1 Benefits are available to personal checking account owner(s) and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students.

2 Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit. **Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.**