

Accounts Include FREE:

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

F&M Basic

F&M Business

F&M Interest

F&M Commercial

F&M Community

Minimum to Open Account				
\$100	\$100	\$5,000	\$100	\$1,000
Minimum Daily Balance				
None	\$3,000	\$5,000	None	\$1,000
Earns Interest				
No	No	Interest earned daily on collected balances over \$5,000	No	Yes
Monthly Service Charge				
None	\$7 <i>If balance falls below \$3,000 any day of statement cycle</i>	\$10 <i>If balance falls below \$5,000 any day of statement cycle</i>	\$9 Monthly Fee	\$10 <i>If balance falls below \$1,000 any day of statement cycle</i>
Limitations				
150 no fee debits, credits and deposited items per month	250 no fee debits, credits and deposited items per month	None	None	Unlimited
Limitations				
\$0.25 for each additional debit, credit or deposit item in excess of 150 per month	\$0.25 for each additional debit, credit or deposit item in excess of 250 per month	None	\$0.15 for each debit or credited item & \$0.10 for each deposited item	None
e-Statements				
Yes <i>Mailed Statement Available</i>	Yes <i>Mailed Statement Available</i>	Yes <i>Mailed Statement Available</i>	Yes <i>Mailed Statement Available</i>	Yes <i>Mailed Statement Available</i>
Additional Features				
None	None	None	Earnings credit available	Account only for Public Funds or Non-Profit Organizations