

Be Safer. Spend Smarter. It's Simple!

Our checking accounts make it simple to keep your finances safer and take advantage of smart discounts on financial services.



F&M Extreme Checking¹

Tiered Interest*

Complimentary Specialty Checks (1 Box/Year, single only)

Complimentary Paper or e-statements

Complimentary 2x5 Safe Deposit Box

Complimentary Personalized Custom Debit Card (at account opening or card expiration)

Complimentary Cashier's Checks

Complimentary Financial Planning

Online Banking & Bill Pay

Mobile Banking & Mobile Deposit

\$7.00** monthly service charge fee applies if daily balance falls below \$2,500 any day of the statement cycle. This fee is waived if maintain a \$2,500 daily balance.

*Please see a Bank Representative for further rate details.

**Fee subject to applicable state/local sales taxes.

F&M Premier Checking¹

Online Banking & Bill Pay

Mobile Banking & Mobile Deposit

A \$6.00** monthly service charge fee applies. However, if you decide to enroll into e-statements, a service charge of only \$5.00** will be charged.

**Fee subject to applicable state/local sales taxes.

F&M Extreme Checking and F&M Premier Checking accounts also include the following benefits:

Help Better Protect Your Identity

You can rest easy knowing that IDProtect[®], our identity theft monitoring and resolution service¹, can help better protect you and your family's identity.

- **Identity Theft Expense Reimbursement Coverage²**
Receive up to \$10,000 to help pay expenses, clear your name and restore your identity, should you become the victim of identity fraud.
- **Comprehensive Identity Theft Resolution Services**
Should you suffer identity theft, your very own dedicated fraud resolution specialist will help you every step of the way until your identity is restored.
- **Credit File Monitoring**
Daily credit file monitoring and automated alerts of key changes to your credit reports. (registration/activation required)
- **Credit Report and Score³**
Access to credit report and credit scores. (registration/activation required)
- **Credit Score Tracker**
Receive valuable insight into your credit score^{3,4}.
- **Debit and Credit Card Registration**
Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen. (registration/activation required)
- **Identity Monitoring**
Monitoring of over 1,000 databases. (registration/activation required)
- **Online Identity Theft News Center and Valuable Phone and Web Resources**
(registration/activation required)
- **Financial Wellness 360[°]**
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)

Help protect from unexpected losses

- **Accidental Death & Dismemberment Insurance²**
Receive up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)
- **Cellular Telephone Protection²**
Receive up to \$400 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims per twelve month period. Covers up to four phones on a cellular telephone bill. (Cellular telephone bill must be paid using eligible account.)
- **Debit Advantage[®]**
Buyers Protection² covers items for 90 days from the date of purchase against accidental breakage, fire or theft. **Extended Warranty²** 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.)
- **Roadside Assistance Service²**
24-hour coverage for roadside assistance services including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance up to \$100 per occurrence. Maximum of two occurrences per twelve month period.



Save on health care

- **Health Discount Savings**
Enjoy savings on vision, prescriptions and dental services. This is NOT insurance. (registration/activation required)

Save when your child banks

- **Debit Card for Kids and Teens**
Money sharing mobile application that provides you access to digital debit cards for your kids to help teach them financial responsibility. (registration/activation required)

Save when you play

- **Travel and Leisure Discounts**
Money-saving discounts from thousands of local and national businesses – redeem and print coupons online or access discounts from a mobile device. (available via mobile or web only)
- **Shopping Rewards[™]**
Receiving Shopping Rewards is simple! As a member, you have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back can be held in your Shopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it's that easy! (registration/activation required; available via mobile or web only)

1 Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members 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. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account owner who are residents of the same household.

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.

3 Credit Score is a VantageScore 3.0 based on single bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.

4 Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.

Checking Accounts



319-754-2265 or 888-331-2265

fmbanktrust.bank



Simply the safest and smartest way to bank.



F&M Campus Checking¹

Client must be 25 years of age or younger to qualify.

Interest Bearing*

Debit Advantage[®]

Buyers Protection² covers items for 90 days from the date of purchase against accidental breakage, fire or theft. Extended Warranty² 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[°]

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 – redeem and print coupons online or access discounts from a mobile device. (available via mobile or web only)

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.



\$5.00 monthly service charge. Waived if enrolled in e-statements.**

**Please see a Bank Representative for further rate details.*

***Fee subject to applicable state/local sales taxes.*

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.**

F&M Interest Checking¹

Interest Bearing*

Credit File Monitoring

Daily credit file monitoring and automated alerts of key changes to your credit report. (registration/activation required)

Credit Report and Score²

Access to credit report and credit scores. (registration/activation required)

IDProtect[®] Score Tracker

Receive valuable insight into your credit score^{2,3}.

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 Credit Score is a VantageScore 3.0 based on single bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.

\$10.00 monthly service charge if daily balance falls below \$1,000 any day of the cycle and you are not enrolled into e-statements; \$7.00** monthly service charge if the balance in the account falls below \$1,000 and you are enrolled into e-statements; \$3.00** monthly service charge if the balance in the account stays above \$1,000 and you are not enrolled into e-statements; No monthly service charge if the balance stays above \$1,000 every day and you are enrolled into e-statements.**

**Please see a Bank Representative for further rate details.*

***Fee subject to applicable state/local sales taxes.*

³ Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.

