

AVOID FEES

with our FMB Options Checking Account!

Are you tired of the hidden fees at your bank?
Farmers & Merchants Bank wants to help you
keep your money by avoiding those fees!

The FMB Options
Checking Account offers:

- No Debit Card Transactions Required

- No Monthly Maintenance Fee

- No Direct Deposit Required

- No Minimum Balance

- Free Debit Card

*& our fees are spelled out for you
so you can avoid them!*



FMB

Farmers & Merchants Bank

An Independent Community Bank
since 1913

Member FDIC



ST. CLAIR - LONEDELL - HIGH RIDGE - EUREKA

www fmb4banking com

Offer valid for a limited time. Ask a Personal Banker for more details on the account or check out our website for more information. **FEES** - Dormancy Fee: Checking balances under \$500 and 6 months inactive is \$5.00 per month dormant fee. Early Account Closing: \$15.00 If checking account is closed by the customer within the first 90 Days from the opening date. NSF Returned Item Fee: \$25.00 returned item fee for each insufficient funds item returned and not paid. NSF Paid Item Fee: \$25.00 for each insufficient item paid creating an overdraft balance. Overdraft Fee: Daily charges of \$6.00 to account with negative balances beginning on the 4th calendar day.