

FARMERS & MERCHANTS BANK
Lakeland, Nashville, Homerville, North Valdosta - Perimeter Road, & Conyers,
Georgia
(only teller services provided at South Valdosta – Patterson Street)

SERVICES:

Tellers:

- Accept deposits & withdrawals – Checking & Savings
- Cash Checks
- Sell Cashier's Checks
- Mail Deposits
- Night Deposits

Customer Service Representatives:

- Open New Accounts – Checking, Savings, Certificates of Deposit, IRA's
- Place Stop Payments
- Customer account reconciliation
- Safety Deposit Boxes
- Wire Transfers
- Take & process applications for debit cards, credit cards
- Customer education – ATM use

Loan Department:

- Real Estate Loans
- Consumer Loans
- Commercial Loans
- Loans to Government & Civic Organizations
- Credit Card Applications
- Small Business Loans
- Agriculture Loans
- Home Equity Loans
- Mortgage Loans

Drive In:

- Accept deposits & withdrawals – Checking & Savings
- Cash Checks
- Accept loan payments

ATM:

- Withdrawals from Checking and Savings
- Transfers from Checking & Savings
- Balance Inquiries

Internet Banking:

- Balance Inquiries
- View Check Images
- Transfer money between checking and savings accounts
- Transfer funds from savings or checking to pay loans
- Set up automated funds transfers
- External transfers
- View transaction history on your account
- Bill Pay
 - Regular Bill Pay
 - P2P Payments
- Electronic Statements
- Setup Alerts
- Request stop payments
- Request address changes
- Cash management services for business customers

Mobile Banking

- Mobile App
 - Mobile Deposit
 - Billpay
- Request Stop Payments
- View Balance Inquiries
- View Check Images
- Transfer money between checking and savings accounts
- View transaction history on your account
- Electronic Statements
- Setup Alerts
- Request stop payments
- Request address change