

**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
- Real Estate Mortgage Loans (home purchase, refinance, equity and construction)

**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
- Report lost/stolen debit cards
- Add travel notices for your debit cards
- Request address changes
- View FMB credit card information (prior day balance, available balance, payment due date, minimum payment due and total due) and a link to “MyCard” statement site for more detailed information and functions
- 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
- Report lost/stolen debit cards
- Add travel notices for your debit cards
- Request stop payments
- Request address change

- View FMB credit card information (prior day balance, available balance, payment due date, minimum payment due and total due) and a link to “MyCard” statement services for more detailed information and functions