



Advantage Elite Checking

A checking account designed to work for you!

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- Minimum Balance to Open - \$1,000.00
 - Minimum Balance Fee of \$7.00 will be charged if the daily balance falls below \$1,000.00 any day of the statement cycle.
 - Maintain a minimum daily balance of \$1,000.00 in the account each day to obtain annual percentage yield.
 - A Debit Item Charge of \$0.20 will be imposed for each debit transaction (withdrawal, check paid, automatic transfer, or payment out of your account) if the balance in the account falls below \$1,000.00 any day of the statement cycle.
 - At our discretion, the interest rate and annual percentage yield may change at any time -please contact us for available rates.
 - Additional interest may be added to your account by using the following services. You must maintain a minimum balance of \$1,000.00 each day to obtain the additional interest.

Interest Rate will increase in increments for accounts using the following services: Accounts maintaining one (1) electronic ACH deposit per statement cycle will receive an additional 0.05% added to the current board rate. Accounts receiving E-Statements but do not maintain one (1) electronic ACH deposit per statement cycle will receive an additional 0.10% added to the current board rate. Accounts receiving E-Statements and maintaining one (1) electronic ACH deposit per statement cycle will receive an additional 0.15% added to the current board rate. All services must be maintained for the entire statement cycle to receive the additional interest rate.

- Interest on your account will be compounded monthly and credited to your account monthly.
- Use our **GO ANYWHERE Debit Card** at any bank's ATM, four times per month, **FREE** of charge. (A month is defined as the customer's statement cycle.)
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Unlimited check writing. Check printing fee may vary depending on style and quantity of checks being ordered.
- If you close your account before interest is credited, you will not receive the accrued interest.
- A \$2.00 service charge will be imposed to close the account if the account is open less than six (6) months.
- A NSF (non sufficient funds) \$35.00 charge will apply to overdrafts created by check, in person withdrawals or any electronic means as applicable. (Includes ACH or Internet Transfers)
- Free Internet Banking, Mobile Banking and Mobile Advantage Capture (service provider charges may apply)
- Free BillPay Service – Customer must request service to be activated. If BillPay service becomes inactive for 90 days the service will be deactivated by the bank. (Service Provider charges may apply)

www.fmb.net

Internet Help Desk (866) 923-5362
24 Hour Telephone Banking (229) 482-8171

All New Accounts are subject to credit approval

Member FDIC



Farmers and Merchants Bank

Advantage Checking

- Minimum balance to open \$50.00
- A maintenance fee of \$5.00 will be imposed every statement cycle if the daily balance falls below \$100.00 any day of the cycle and if the account is not registered to receive the monthly statements by E Statement (electronic Statement). If account is not registered by the time the account cycles, the \$5.00 maintenance fee will apply.
- Use our **Go Anywhere debit card** at any bank's ATM, four times per month, **FREE** of charge (A month is defined as the customer's statement cycle)
- Unlimited check writing - check printing fees may vary depending on the style and quantity of checks being ordered
- A \$2.00 service charge will be imposed to close the account if the account is open less than six (6) months
- The NSF (non sufficient funds) \$35.00 charge applies to overdrafts created by check, in person withdrawals or other electronic means (ACH or Internet Transfers) as applicable
- Free Internet Banking, Mobile Banking and Mobile Advantage Capture (service provider fees may apply)
- Free BillPay Service – Customer must request service to be activated. If BillPay service becomes inactive for 90 days the service will be deactivated by the bank. (Service Provider charges may apply)

Student/Military/Senior Advantage Checking

- Minimum balance to open - \$10.00
- A maintenance fee of \$2.00 will be imposed every statement cycle if the account is not registered to receive the monthly statement by E-statement (electronic statement). If account is not registered by the time the account cycles, the \$2.00 maintenance fee will apply.
- Use our **Go Anywhere debit card** at any bank's ATM, four times per month, **FREE** of charge (A month is defined as the customer's statement cycle)
- Unlimited check writing - check printing fee may vary depending on style and quantity of checks being ordered.
- A \$2.00 service charge will be imposed to close the account if the account is opened less than six (6) months.
- A NSF (non sufficient funds) \$35.00 charge will apply to overdrafts created by check, in person withdrawals or any electronic means as applicable (ACH or Internet Transfers)
- Account is for current students, active military personnel, military veterans and seniors age 62 years and older at account opening.
- Free Internet Banking, Mobile Banking and Mobile Advantage Capture (service provider charges may apply)
- Free BillPay Service – Customer must request service to be activated. If BillPay service becomes inactive for 90 days the service will be deactivated by the bank. (Service Provider charges may apply)

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