



Farmers and Merchants Bank

Simple Business Checking Account

Simple Business Checking Account is designed for smaller businesses with low transaction volume or DBA accounts.

- Minimum balance to open - \$100.00
- First 250 transactions free.
- No Minimum monthly balance required. All transactions over 250 items are \$0.12 per item (transactions include items paid, ACH debits and ACH credits, deposit tickets).
- Check printing fees may vary depending on the style and quantity of checks being ordered.
- Cash withdrawals: \$0.08 per roll of coin and \$0.25 per cash strap.
- Free check images with the monthly statement.
- 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)
- 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. (ACH or Internet Transfers)

Business Interest Checking Account

Interest bearing checking account designed for businesses, non-profit organizations, sole proprietorships, government entities and trusts that maintain large balances.

- Minimum balance to open - \$100.00
- Minimum balance of \$500.00 each day is required to obtain the Annual Percentage Yield. Interest paid on all daily balances. Interest will be compounded and credited to account monthly. At our discretion the Interest rates and Annual Percentage Yield may change. Please contact your local branch for current rates. Interest begins to accrue on the business day you deposit non-cash items (check).
- Minimum balance fee of \$12.00 will be charged if the daily balance falls below \$500.00 any day of the statement cycle.
- A per item charge of \$0.12 will be imposed on each item including items paid, ACH Debits, ACH credits and deposit tickets.
- Unlimited check writing - check printing fees may vary depending on the style and quantity of checks ordered.
- If you close your account before interest is credited, you will not receive the accrued interest.
- Cash withdrawals: \$0.08 per roll of coin and \$0.25 per cash strap.
- Free check images with the monthly statement.
- 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).
- 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. (ACH or Internet Transfers)

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

Business or Consumer Savings Account

- Minimum Balance to Open - \$50.00
- Minimum Balance Fee of \$2.00 will be imposed quarterly if the daily balance of the account falls below \$50.00 any day of the quarter.
- This account is an interest bearing account. Interest on your account will be compounded and credited quarterly.
- You must maintain a minimum daily balance of \$50.00 in the account for each day in the statement cycle to obtain the annual percentage yield.
- 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.
- At our discretion the Interest rates and Annual Percentage Yield may change. Please contact your local branch for current rates.
- Interest begins to accrue on the business day that you deposit non-cash items (for example, checks).
- If you receive your savings statement quarterly, you may make six (6) debit transactions free. If you receive your savings statement monthly, you may make two (2) debit transaction free. A debit item charge of \$1.00 will be imposed for each withdrawal in excess.
- If you close your account before interest is credited, you will not receive the accrued interest.
- \$10.00 service charge to close account if opened less than six (6) months.
- Free Internet Banking, Mobile Banking and Mobile Advantage Capture (service provider charges may apply).

Additional Services that we offer:

- Merchant Program through **Payment Express Systems, INC.**
- Process Credit/Debit Cards, Gift Cards
- Check Verification
- Cash Management Services, Online Payroll
- Cash Concentration Accounts, Wire Funds
- Reconciliation

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Business or Consumer Money Market Account

- Minimum Balance to Open - \$1,000.00
- Minimum Balance Fee of \$7.00 will be imposed if the daily balance falls below \$1,000.00 any day of the statement cycle.
- If your account has been opened less than 6 months and you request it to be closed, there will be a \$10.00 service charge.
- A debit item charge of \$1.00 will be imposed for each debit transaction in excess of 6 per 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. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield
- At our discretion, the interest rate and annual percentage yield may change at any time. Please contact us for current available rates.
- 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)
- Interest will be compounded monthly and credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.
- Free Internet Banking, Mobile Banking and Mobile Advantage Capture (service provider charges may apply)

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