FARMERS MERCHANTS STATE BANK

Your Partner For Life

UNCERTAIN *MARKETS?*

Make one thing certain.

Open an F&M CD today!

25 or 36-month CD

4.50% APY*

Available when at least 10% of the CD deposit is new money

20-month CD

4.40% APY*

Available when at least 10% of the CD deposit is new money

APY * or Annual Percentage Yield is effective 09.14.2026. After the initial term, CD will auto-renew into a 12 month CD at the current market rate. $500 minimum to open and earn APY*. The 20-, 25-, and 36-month CD APYs listed above include a 0.10% APY* bonus. To qualify, you must be a new F&M State Bank customer or an existing customer who adds new money equal to at least 10% of the total CD deposit. New money means funds not currently on deposit at F&M State Bank. $500 minimum deposit to open and earn APY. Contact an Universal Banker for more information about applicable fees and terms. Limited-time offer and subject to change at anytime without notice. Penalty may be imposed for early withdrawal. Fees may reduce earnings. No institutional money.

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