

BUMPUS MILLS
3029 Highway 120
Bumpus Mills, TN 37028
931-232-5978

CLARKSVILLE - DOVER ROAD
251 Dover Road
Clarksville, TN 37042
931-905-7960

CLARKSVILLE - DOWNTOWN
50 Franklin Street
Clarksville, TN 37040
931-245-4274

CLARKSVILLE - HILLDALE
1891 Madison Street
Clarksville, TN 37043
931-551-4555

CLARKSVILLE - ST BETHLEHEM
2601 Wilma Rudolph Boulevard
Clarksville, TN 37040
931-905-7920

CLARKSVILLE - SANGO
2698 Madison Street
Clarksville, TN 37043
931-245-4260

CLARKSVILLE - TINY TOWN
100 Profit Drive
Clarksville, TN 37042
931-263-6500

COOKEVILLE
900 N Washington Avenue
Cookeville, TN 38501
931-525-5626

DOVER
100 Donelson Parkway
Dover, TN 37058
931-232-5178

FRANKLIN
320 Main Street, Suite 100
Franklin, TN 37064
615-814-3600

GREENBRIER
2286 Highway 41 S
Greenbrier, TN 37073
615-643-6122

HENDERSONVILLE
221 Indian Lake Boulevard
Hendersonville, TN 37075
615-338-3839

LEBANON
225 W Main Street
Lebanon, TN 37087
615-444-4841

MT JULIET
4151 N Mt Juliet Road
Mt Juliet, TN 37122
615-553-5120

MURFREESBORO
802 Memorial Boulevard
Murfreesboro, TN 37129
615-867-9728

NASHVILLE - MIDTOWN
1701 West End Avenue
Nashville, TN 37203
615-780-6800

SPRINGFIELD
3519 Tom Austin Highway
Springfield, TN 37172
615-384-6228

WHITE BLUFF
2011 Highway 47 N
White Bluff, TN 37187
615-797-3153

WHITE HOUSE
518 Highway 76
White House, TN 37188
615-672-1660

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ACCOUNTS MADE FOR YOU

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A **FREE** account for everyone!

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- No monthly service charge

50+ Interest Checking

A perfect account for customers 50 and better!

- **FREE** standard checks
- Competitive interest
- No minimum balance
- No monthly service charge

VIP Platinum Checking

A great checking account with interest and Platinum F&M Rewards!



- Competitive interest
- BaZing Fuel with 15 debit card swipes per month, save 10¢ per gallon on up to 20 gallons
- National, Regional, and Local merchant discounts
- Pharmacy and Vision discounts (Health Savings Card)
- Identity Theft Aid†
 - ▶ Payment Card Fraud Resolution
 - ▶ \$5,000 Personal Identity Protection (for qualified expenses)
 - ▶ ID Recovery and Restoration
- ▶ ID Monitoring and Credit Monitoring
 - \$400 Cell Phone Protection†
 - 24-hour Roadside Assistance (up to \$80 for qualified expenses)††
 - \$25,000 Accidental Death and \$100,000 Common Carrier Insurance
 - \$2,500 Buyers Protection and 180 Day Extended Warranty
 - Only \$12 monthly service charge

VIP Interest Checking

A great checking account with interest and F&M Rewards!



- Competitive interest
- BaZing Fuel with 15 debit card swipes per month, save 10¢ per gallon on up to 20 gallons
- National, Regional, and Local merchant discounts
- Pharmacy and Vision discounts (Health Savings Card)
- Identity Theft Aid†
 - ▶ Payment Card Fraud Resolution
 - ▶ \$2,500 Personal Identity Protection (for qualified expenses)
 - ▶ ID Recovery and Restoration
 - ▶ ID Monitoring and Credit Monitoring
- \$400 Cell Phone Protection†
- 24-hour Roadside Assistance (up to \$80 for qualified expenses)††
- Only \$8 monthly service charge

Choice Interest Checking

An account for those interested in higher interest!

- **FREE** standard checks
- Higher interest rate with a balance of \$2,500 or more
- Competitive interest if balance falls below \$2,500
- Only \$8 monthly charge if minimum daily balance falls below \$2,500



Every new personal checking account includes:

- **FREE** VISA® Debit Card* with CardValet® & UChoose Rewards®
- Nationwide ATM surcharge fees automatically refunded up to \$20 each month
- **FREE** Online Banking and Bill Pay**
- **FREE** Mobile Banking with Mobile Deposit**
- **FREE** eStatements with online check images
- **FREE** Thank You Gift
- Buy back of your unused checks and debit cards from another financial institution up to \$10***



Free Gift

Keep food fresh longer with the Lexi Home™ 24-Piece Food Storage Set. It's perfect for every kitchen!

Up to \$10 Buy Back***

Bring in your unused checks and debit cards from your current account at another financial institution. We'll buy them from you for up to \$10!

OPTIONS FOR YOUR BUSINESS

Smart Free Business Checking*

Perfect for most businesses!

- 1,000 **FREE** monthly transaction items
- No minimum balance
- No monthly service charge
- Up to \$10,000 coin/currency deposited per month **FREE**

Choice Business Interest Checking

Designed for sole proprietorships and not-for-profits!

- 1,000 **FREE** monthly transaction items
- Competitive interest
- Only \$2,500 minimum balance to avoid a low monthly fee of \$8
- Up to \$10,000 coin/currency deposited per month **FREE**

Commercial Checking

For businesses with more complex banking needs!

- Earnings credit allowance on deposit balances may offset activity fees
- Only \$15 monthly service charge
- Transaction items are just 15¢ each
- Coin and currency deposits just 50¢ per \$1,000

Every new business checking account includes:

- **FREE** VISA® Business Debit Card* with CardValet®
- Nationwide ATM surcharge fees automatically refunded up to \$20 each month
- **FREE** Online Banking and Bill Pay**
- **FREE** Mobile Banking with Mobile Deposit**
- **FREE** eStatements with online check images
- **FREE** Thank You Gift
- Buy back of your unused checks and debit cards from another financial institution of \$10***

*Minimum opening deposit is only \$50. Ask us for details. Bank rules and regulations apply. Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details.

**Although F&M Mobile Banking is offered at no charge, data service charges may apply through your wireless carrier.

***Your new F&M Bank checking account will be credited \$2 per pad of unused checks and \$2 per debit card, up to \$10, at the time the checks/debit cards are presented.

†Cell phone protection and personal identity protection are subject to additional terms and conditions.

††Services are provided at a nominal \$64.95 per event fee. Visit myfmbank.com/BaZing.aspx for more information.

Transaction items include all debits and credits. If the Smart Free Business or Choice Business Interest account exceeds 1,000 free monthly transactions, the account may be closed or converted to another checking product. If the Smart Free Business or Choice Business Interest account exceeds \$10,000 in monthly coin and currency deposits, the account may be closed or converted to another checking product.

Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening. We reserve the right to substitute a gift of similar value.