

Accounts Include FREE:

- Mobile App • Online Banking • Mobile Deposit
- Bill Pay • Telephone Banking

F&M myWay

F&M Dream Big

Minimum to Open Account	
\$100	\$50
Minimum Daily Balance	
\$100	None
Earns Interest	
Yes	Yes
Monthly Service Charge	
\$3 <i>If balances requirements are not met</i>	None
Withdrawal, Transfer Availability	
5 withdrawals/transfers no fee, then \$1 per withdrawal/transfer per month	3 withdrawals/transfers no fee, then \$5 per withdrawal/transfer per quarter
Account Requirements	
None	Client must be 22 years or younger Account reverts to F&M myWay savings on client's 23rd Birthday