



Effective December 12, 2023

www.bankfmb.com

**PERSONAL CHECKING ACCOUNTS**

			Minimum Deposit To Open	Minimum Daily Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>Smart Checking</b>			N/A	0.01		
<p>If your daily balance is \$25,000.00 or less, the interest rate paid on the entire balance will be 2.00% with an annual percentage yield of 2.02%. An interest rate of 0.05% will be paid only for that portion of your daily balance that is greater than \$25,000.00. The annual percentage yield for this tier will range from 0.54% to 2.02%, depending on the balance in the account.</p> <p><i>Interest will be earned on all balances at the lower tier of 0.05% if all account requirements are not met</i></p>						
<b>SmartEveryday Checking</b>			N/A	0.01	0.10%	0.10%
<b>Smart55 Checking</b>			N/A	0.01	0.10%	0.10%
<b>Prime Fund</b>						
	0.00	24,999.99	10,000.00	0.00	0.10%	0.10%
	25,000.00	99,999.99		25,000.00	0.50%	0.50%
	100,000.00	and above		100,000.00	0.75%	0.75%

**PERSONAL SAVINGS ACCOUNTS**

			Minimum Deposit To Open	Minimum Daily Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>Savings</b>						
	0.00	4,999.99	10.00	0.01	0.10%	0.10%
	5,000.00	9,999.99		5,000.00	0.20%	0.20%
	10,000.00	and above		10,000.00	0.30%	0.30%
<b>Money Market</b>						
	0.00	2,499.99	N/A	0.01	0.10%	0.10%
	2,500.00	4,999.99	N/A	2,500.00	0.10%	0.10%
	5,000.00	9,999.99	N/A	5,000.00	0.10%	0.10%
	10,000.00	24,999.99	N/A	10,000.00	0.30%	0.30%
	25,000.00	74,999.99	N/A	25,000.00	0.40%	0.40%
	75,000.00	and above	N/A	75,000.00	0.50%	0.50%
<b>Health Savings</b>						
	0.00	999.99	100.00	0.01	0.10%	0.10%
	1,000.00	4,999.99		1,000.00	0.10%	0.10%
	5,000.00	9,999.99		5,000.00	0.10%	0.10%
	10,000.00	and above		10,000.00	0.10%	0.10%
<b>Variable Rate Individual Retirement Accounts (IRA)</b>						
		Traditional, Roth, Educ.	5.00	0.01	0.50%	0.50%

**BUSINESS CHECKING ACCOUNT**

<b>Business Advantage Plus</b>			N/A	1,000.00	0.10%	0.10%
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**TIME CERTIFICATES & FIXED RATE INDIVIDUAL RETIREMENT ACCOUNTS (IRA)**

Minimum balance to open - \$1,500; Minors (Ages<18) & NPOs - \$500 Minimum

Term in Months	Tiers	Interest Rate	Annual Percentage Yield	Term in Months	Tiers	Interest Rate	Annual Percentage Yield
3	1,500.00	9,999.99	0.10%	24	1,500.00	9,999.99	1.20%
	10,000.00	29,999.99	0.20%		10,000.00	29,999.99	1.30%
	30,000.00	and above	0.30%		30,000.00	and above	1.40%
6	1,500.00	9,999.99	0.30%	30	1,500.00	9,999.99	1.15%
	10,000.00	29,999.99	0.40%		10,000.00	29,999.99	1.25%
	30,000.00	and above	0.50%		30,000.00	and above	1.50%
12	1,500.00	9,999.99	0.75%	36	1,500.00	9,999.99	1.50%
	10,000.00	29,999.99	0.80%		10,000.00	29,999.99	1.60%
	30,000.00	and above	0.85%		30,000.00	and above	1.75%
18	1,500.00	9,999.99	1.10%				
	10,000.00	29,999.99	1.20%				
	30,000.00	and above	1.30%				

**SPECIALS**

Minimum balance to open - \$5,000; Minors (Ages<18) & NPOs - \$500 Minimum

15 month	5,000.00	24,999.99	4.60%	4.68%
	25,000.00	74,999.99	4.85%	4.94%
	75,000.00	and above	5.10%	5.20%

MEMBER FDIC

The interest rate and annual percentage yield earned on all accounts are set by bank management and may change from time to time without notice. The interest rate and annual percentage yield at which a Time Certificate or Fixed Rate IRA is opened is fixed for the term of that Time Certificate or Fixed Rate IRA unless otherwise stated. Penalty for early withdrawal will be assessed on Time Certificates and Fixed Rate IRAs.

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Fees may also reduce earnings. Contact a bank employee for further information about fees and applicable terms.