Farmers & Merchants Bank.
Smart Bank. Smart You.

Effective October 21, 2026 **www.bankfmb.com**

PERSONAL CHECKING ACCOUNTS

			Minimum Deposit To Open	*Minimum Daily Balance To Obtain Annual Percentage Yield*	*Interest Rate*	*Annual Percentage Yield*
Smart Checking						
			N/A	0.01		

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.

Interest will be earned on all balances at the lower tier of 0.05% if all account requirements are not met

SmartEveryday Checking						
			N/A	0.01	0.10%	0.10%
Smart55 Checking						
			N/A	0.01	0.10%	0.10%
Prime Fund						
	0.00	24,999.99	10,000.00	0.00	0.25%	0.25%
	25,000.00	99,999.99		25,000.00	1.30%	1.31%
	100,000.00	and above		100,000.00	2.25%	2.27%

PERSONAL SAVINGS ACCOUNTS

			Minimum Deposit To Open	*Minimum Daily Balance To Obtain Annual Percentage Yield*	*Interest Rate*	*Annual Percentage Yield*
Savings						
	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%
Money Market						
	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%
Health Savings						
	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%
Variable Rate Individual Retirement Accounts (IRA)						
	Traditional, Roth, Educ.		5.00	0.01	0.50%	0.50%

BUSINESS CHECKING ACCOUNT

Business *Advantage Plus*						
			N/A	1,000.00	0.10%	0.10%

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	0.40%	0.40%	**24**	1,500.00	9,999.99	1.00%	1.00%
	10,000.00	29,999.99	0.50%	0.50%		10,000.00	29,999.99	1.20%	1.21%
	30,000.00	and above	0.60%	0.60%		30,000.00	and above	1.30%	1.31%
6	1,500.00	9,999.99	0.75%	0.75%	**30**	1,500.00	9,999.99	1.00%	1.00%
	10,000.00	29,999.99	0.85%	0.85%		10,000.00	29,999.99	1.20%	1.21%
	30,000.00	and above	0.95%	0.95%		30,000.00	and above	1.30%	1.31%
12	1,500.00	9,999.99	0.95%	0.95%	**36**	1,500.00	9,999.99	1.70%	1.71%
	10,000.00	29,999.99	1.05%	1.05%		10,000.00	29,999.99	1.80%	1.81%
	30,000.00	and above	1.15%	1.15%		30,000.00	and above	1.90%	1.91%
18	1,500.00	9,999.99	1.15%	1.15%					
	10,000.00	29,999.99	1.25%	1.26%					
	30,000.00	and above	1.35%	1.36%					

SPECIALS

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

7 months	5,000.00	24,999.99	4.00%	4.06%	**19 months**	5,000.00	24,999.99	4.15%	4.22%
	25,000.00	74,999.99	4.05%	4.11%		25,000.00	74,999.99	4.20%	4.27%
	75,000.00	and above	4.10%	4.16%		75,000.00	and above	4.25%	4.32%

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.