

Effective Date

**Consumer Deposit Accounts**

November 16, 2018

Checking Accounts			Savings Accounts																																																																																																											
<p><b>FMB Ultimate Interest Checking</b> <i>(no minimum balance, must have \$100k in loan balances or \$10K in deposit accounts to earn interest)</i></p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> <th>APY</th> </tr> </thead> <tbody> <tr> <td>\$0 - \$2,499.99</td> <td>0.15%</td> <td>0.15%</td> </tr> <tr> <td>\$2,500 - \$9,999.99</td> <td>0.20%</td> <td>0.20%</td> </tr> <tr> <td>\$10,000 - \$24,999.99</td> <td>0.25%</td> <td>0.25%</td> </tr> <tr> <td>\$25,000 +</td> <td>0.30%</td> <td>0.30%</td> </tr> </tbody> </table> <p><b>E Ultimate Interest Checking</b> Same criteria as above eStatements required</p> <p><b>FMB NOW Checking</b></p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> <th>APY</th> </tr> </thead> <tbody> <tr> <td>\$800 - \$2,499.99</td> <td>0.15%</td> <td>0.15%</td> </tr> <tr> <td>\$2,500 - \$9,999.99</td> <td>0.20%</td> <td>0.20%</td> </tr> <tr> <td>\$10,000 - \$24,999.99</td> <td>0.25%</td> <td>0.25%</td> </tr> <tr> <td>\$25,000 - \$49,999.99</td> <td>0.30%</td> <td>0.30%</td> </tr> <tr> <td>\$50,000 +</td> <td>0.50%</td> <td>0.50%</td> </tr> </tbody> </table>				Rate	APY	\$0 - \$2,499.99	0.15%	0.15%	\$2,500 - \$9,999.99	0.20%	0.20%	\$10,000 - \$24,999.99	0.25%	0.25%	\$25,000 +	0.30%	0.30%		Rate	APY	\$800 - \$2,499.99	0.15%	0.15%	\$2,500 - \$9,999.99	0.20%	0.20%	\$10,000 - \$24,999.99	0.25%	0.25%	\$25,000 - \$49,999.99	0.30%	0.30%	\$50,000 +	0.50%	0.50%	<p><b>Minimum Balance Savings</b> (\$50 Minimum Balance)</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> <th>APY</th> </tr> </thead> <tbody> <tr> <td>\$0 - \$2,499.99</td> <td>0.15%</td> <td>0.15%</td> </tr> <tr> <td>\$2,500 - \$24,999.99</td> <td>0.25%</td> <td>0.25%</td> </tr> <tr> <td>\$25,000 +</td> <td>0.30%</td> <td>0.30%</td> </tr> </tbody> </table> <p><b>Health Savings Account</b></p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> <th>APY</th> </tr> </thead> <tbody> <tr> <td>\$600 - \$1,499.99</td> <td>0.10%</td> <td>0.10%</td> </tr> <tr> <td>\$1,500 - 2,499.99</td> <td>0.15%</td> <td>0.15%</td> </tr> <tr> <td>\$2,500 - \$4,999.99</td> <td>0.20%</td> <td>0.20%</td> </tr> <tr> <td>\$5,000 - \$14,999.99</td> <td>0.50%</td> <td>0.50%</td> </tr> <tr> <td>\$15,000 +</td> <td>1.00%</td> <td>1.00%</td> </tr> </tbody> </table> <p><b>FMB Kid's Savings</b> (\$0.01 Required to Open)</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> <th>APY</th> </tr> </thead> <tbody> <tr> <td>Kid's Savings</td> <td>0.50%</td> <td>0.50%</td> </tr> </tbody> </table>				Rate	APY	\$0 - \$2,499.99	0.15%	0.15%	\$2,500 - \$24,999.99	0.25%	0.25%	\$25,000 +	0.30%	0.30%		Rate	APY	\$600 - \$1,499.99	0.10%	0.10%	\$1,500 - 2,499.99	0.15%	0.15%	\$2,500 - \$4,999.99	0.20%	0.20%	\$5,000 - \$14,999.99	0.50%	0.50%	\$15,000 +	1.00%	1.00%		Rate	APY	Kid's Savings	0.50%	0.50%	<p><b>FMB Money Market Account</b></p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> <th>APY</th> </tr> </thead> <tbody> <tr> <td>\$800 - \$2,499.99</td> <td>0.15%</td> <td>0.15%</td> </tr> <tr> <td>\$2,500 - \$14,999.99</td> <td>0.25%</td> <td>0.25%</td> </tr> <tr> <td>\$15,000 - \$24,999.99</td> <td>0.55%</td> <td>0.55%</td> </tr> <tr> <td>\$25,000 - \$99,999.99</td> <td>0.60%</td> <td>0.60%</td> </tr> </tbody> </table> <p><b>Premium Money Market</b></p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> <th>APY</th> </tr> </thead> <tbody> <tr> <td>\$100,000 - \$249,999.99</td> <td>0.75%</td> <td>0.75%</td> </tr> <tr> <td>\$250,000 - \$499,999.99</td> <td>1.00%</td> <td>1.00%</td> </tr> </tbody> </table> <p><b>Ultimate Premium Money Market</b></p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> <th>APY</th> </tr> </thead> <tbody> <tr> <td>\$500,000-\$999,999.99</td> <td>1.50%</td> <td>1.51%</td> </tr> <tr> <td>\$1,000,000+</td> <td>2.25%</td> <td>2.27%</td> </tr> </tbody> </table>				Rate	APY	\$800 - \$2,499.99	0.15%	0.15%	\$2,500 - \$14,999.99	0.25%	0.25%	\$15,000 - \$24,999.99	0.55%	0.55%	\$25,000 - \$99,999.99	0.60%	0.60%		Rate	APY	\$100,000 - \$249,999.99	0.75%	0.75%	\$250,000 - \$499,999.99	1.00%	1.00%		Rate	APY	\$500,000-\$999,999.99	1.50%	1.51%	\$1,000,000+	2.25%	2.27%
	Rate	APY																																																																																																												
\$0 - \$2,499.99	0.15%	0.15%																																																																																																												
\$2,500 - \$9,999.99	0.20%	0.20%																																																																																																												
\$10,000 - \$24,999.99	0.25%	0.25%																																																																																																												
\$25,000 +	0.30%	0.30%																																																																																																												
	Rate	APY																																																																																																												
\$800 - \$2,499.99	0.15%	0.15%																																																																																																												
\$2,500 - \$9,999.99	0.20%	0.20%																																																																																																												
\$10,000 - \$24,999.99	0.25%	0.25%																																																																																																												
\$25,000 - \$49,999.99	0.30%	0.30%																																																																																																												
\$50,000 +	0.50%	0.50%																																																																																																												
	Rate	APY																																																																																																												
\$0 - \$2,499.99	0.15%	0.15%																																																																																																												
\$2,500 - \$24,999.99	0.25%	0.25%																																																																																																												
\$25,000 +	0.30%	0.30%																																																																																																												
	Rate	APY																																																																																																												
\$600 - \$1,499.99	0.10%	0.10%																																																																																																												
\$1,500 - 2,499.99	0.15%	0.15%																																																																																																												
\$2,500 - \$4,999.99	0.20%	0.20%																																																																																																												
\$5,000 - \$14,999.99	0.50%	0.50%																																																																																																												
\$15,000 +	1.00%	1.00%																																																																																																												
	Rate	APY																																																																																																												
Kid's Savings	0.50%	0.50%																																																																																																												
	Rate	APY																																																																																																												
\$800 - \$2,499.99	0.15%	0.15%																																																																																																												
\$2,500 - \$14,999.99	0.25%	0.25%																																																																																																												
\$15,000 - \$24,999.99	0.55%	0.55%																																																																																																												
\$25,000 - \$99,999.99	0.60%	0.60%																																																																																																												
	Rate	APY																																																																																																												
\$100,000 - \$249,999.99	0.75%	0.75%																																																																																																												
\$250,000 - \$499,999.99	1.00%	1.00%																																																																																																												
	Rate	APY																																																																																																												
\$500,000-\$999,999.99	1.50%	1.51%																																																																																																												
\$1,000,000+	2.25%	2.27%																																																																																																												

**Certificates of Deposit (CD) & Individual Retirement Accounts (IRAs)**

CD Specials			
Minimum Initial Deposit - \$5,000			
Term	Rate	APY	Penalty
3 Month	0.35%	0.35%	30 Days
8 Month	1.00%	1.00%	60 Days
13 Month	2.25%	2.25%	90 Days
25 Month	2.50%	2.50%	90 Days
59 Month	3.00%	3.00%	150 Days

Regular CD Terms			
Minimum Initial Deposit - \$500			
Term	Rate	APY	Penalty
6 Month	0.65%	0.65%	30 Days
12 Month	1.00%	1.00%	60 Days
18 Month	1.10%	1.10%	90 Days
24 Month	1.25%	1.25%	90 Days
36 Month	1.50%	1.50%	120 Days
48 Month	1.65%	1.65%	150 Days
60 Month	1.75%	1.75%	150 Days

IRA Specials			
Minimum Initial Deposit - \$5,000			
Term	Rate	APY	Penalty
8 Month	1.00%	1.00%	60 Days
13 Month	2.25%	2.26%	90 Days
25 Month	2.50%	2.51%	90 Days
59 Month	3.00%	3.02%	150 Days

IRA Regular Terms			
Minimum Initial Deposit - \$1			
Term	Rate	APY	Penalty
3 Month	0.35%	0.35%	30 Days
6 Month	0.65%	0.65%	30 Days
12 Month	1.00%	1.00%	60 Days
18 Month	1.10%	1.10%	90 Days
24 Month	1.25%	1.25%	90 Days
36 Month	1.50%	1.50%	120 Days
48 Month	1.65%	1.66%	150 Days
60 Month	1.75%	1.76%	150 Days

- CD Special interest rates apply only to the initial term.
- CD will automatically renew to a standard (non-special) term and interest rate in effect on the renewal date or at an interest rate specified by a Customer Service Officer.
- Talk to a Customer Service Specialist at renewal for our best available rates.

A copy of Farmers & Merchants Bank's Account Rules and Regulations is available upon request. Rate refers to Interest Rate and APY refers to Annual Percentage Yield. The APY for CDs and Retirement CDs is based upon the maximum term of deposit for each maturity range. Penalty for early withdrawal on CDs and Retirement CDs. Checking and savings account fees could reduce earnings.

Rates and balance tiers for checking, savings, CDs, and Retirement CDs are applicable as of the Effective Date and may change at Farmers & Merchants Bank's discretion without notice.