

Effective Date

September 21, 2017

Consumer Deposit Accounts

| Checking Accounts | Savings Accounts | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|------------------|-------|-----|------------------|-------|-------|----------------------|-------|-------|------------------------|-------|-------|------------|-------|-------|--|------|-----|--------------------|-------|-------|----------------------|-------|-------|------------------------|-------|-------|------------------------|-------|-------|------------|-------|-------|---|--|------|-----|------------------|-------|-------|-----------------------|-------|-------|------------|-------|-------|--|------|-----|--------------------|-------|-------|--------------------|-------|-------|----------------------|-------|-------|-----------------------|-------|-------|------------|-------|-------|--|------|-----|---------------|-------|-------|--|--|------|-----|--------------------|-------|-------|-----------------------|-------|-------|------------------------|-------|-------|------------------------|-------|-------|--|------|-----|--------------------------|-------|-------|--|------|-----|------------------------|-------|-------|-------------|-------|-------|
| <p>FMB Ultimate Interest Checking <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>E Ultimate Interest Checking Same criteria as above eStatements required</p> <p>FMB NOW Checking</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>0.35%</td> <td>0.35%</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 + | 0.35% | 0.35% | <p>Minimum Balance Savings <i>(\$50 Minimum Balance)</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 - \$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>Health Savings Account</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>0.25%</td> <td>0.25%</td> </tr> <tr> <td>\$15,000 +</td> <td>0.35%</td> <td>0.35%</td> </tr> </tbody> </table> <p>FMB Kid's Savings <i>(\$0.01 Required to Open)</i></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 | 0.25% | 0.25% | \$15,000 + | 0.35% | 0.35% | | Rate | APY | Kid's Savings | 0.50% | 0.50% | <p>FMB Money Market Account</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>0.30%</td> <td>0.30%</td> </tr> <tr> <td>\$25,000 - \$99,999.99</td> <td>0.35%</td> <td>0.35%</td> </tr> </tbody> </table> <p>Premium Money Market</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>0.50%</td> <td>0.50%</td> </tr> </tbody> </table> <p>Ultimate Premium Money Market</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> <th>APY</th> </tr> </thead> <tbody> <tr> <td>\$250,000-\$499,999.99</td> <td>0.75%</td> <td>0.75%</td> </tr> <tr> <td>\$500,000 +</td> <td>1.00%</td> <td>1.00%</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 | 0.30% | 0.30% | \$25,000 - \$99,999.99 | 0.35% | 0.35% | | Rate | APY | \$100,000 - \$249,999.99 | 0.50% | 0.50% | | Rate | APY | \$250,000-\$499,999.99 | 0.75% | 0.75% | \$500,000 + | 1.00% | 1.00% |
| | 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 + | 0.35% | 0.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 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 | 0.25% | 0.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$15,000 + | 0.35% | 0.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 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 | 0.30% | 0.30% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$25,000 - \$99,999.99 | 0.35% | 0.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Rate | APY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$100,000 - \$249,999.99 | 0.50% | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Rate | APY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$250,000-\$499,999.99 | 0.75% | 0.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$500,000 + | 1.00% | 1.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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

| CD Specials | | | |
|-----------------------------------|-------|-------|----------|
| Minimum Initial Deposit - \$5,000 | | | |
| Term | Rate | APY | Penalty |
| 3 Month | 0.25% | 0.25% | 30 Days |
| 8 Months | 0.25% | 0.25% | 60 Days |
| 13 Months | 1.35% | 1.35% | 90 Days |
| 25 Months | 1.60% | 1.60% | 90 Days |
| 59 Months | 2.00% | 2.00% | 150 Days |

| Regular CD Terms | | | |
|---------------------------------|-------|-------|----------|
| Minimum Initial Deposit - \$500 | | | |
| Term | Rate | APY | Penalty |
| 6 Months | 0.25% | 0.25% | 30 Days |
| 1 Year | 0.50% | 0.50% | 60 Days |
| 18 Month | 0.60% | 0.60% | 90 Days |
| 2 Year | 0.65% | 0.65% | 90 Days |
| 3 Years | 0.95% | 0.95% | 120 Days |
| 4 Years | 1.05% | 1.05% | 150 Days |
| 5 Years | 1.30% | 1.30% | 150 Days |

| IRA Specials | | | |
|-----------------------------------|-------|-------|----------|
| Minimum Initial Deposit - \$5,000 | | | |
| Term | Rate | APY | Penalty |
| 8 Months | 0.25% | 0.25% | 60 Days |
| 13 Months | 1.35% | 1.35% | 90 Days |
| 25 Months | 1.60% | 1.61% | 90 Days |
| 59 Months | 2.00% | 2.01% | 150 Days |

| IRA Regular Terms | | | |
|-------------------------------|-------|-------|----------|
| Minimum Initial Deposit - \$1 | | | |
| Term | Rate | APY | Penalty |
| 3 Months | 0.25% | 0.25% | 30 Days |
| 6 Months | 0.25% | 0.25% | 30 Days |
| 1 Year | 0.50% | 0.50% | 60 Days |
| 18 Month | 0.60% | 0.60% | 90 Days |
| 2 Year | 0.65% | 0.65% | 90 Days |
| 3 Years | 0.95% | 0.95% | 120 Days |
| 4 Years | 1.05% | 1.05% | 150 Days |
| 5 Years | 1.30% | 1.30% | 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.