

TRUTH IN SAVINGS DISCLOSURE



FARMERS & MERCHANTS BANK
123 W HURON ST BERLIN WI 54923

CHECKING ACCOUNT

MINIMUM BALANCE REQUIREMENTS. You must deposit \$0.00 to open this account.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the lowest dollar amount to the highest dollar amount.

FEES AND CHARGES. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 10/09/2013. To obtain the current rate(s) and annual percentage yield information, please call (920)361-1454

