

125<sup>TH</sup> ANNIVERSARY

# 13 MONTH CD SPECIAL!



Celebrating 125 years with a 13-Month CD Special!

# 1.25% APY

**\$2,500 MINIMUM BALANCE**

**13 month Certificate of Deposit**

\$2,500 minimum deposit

\$125,000 maximum deposit

\*Checking relationship required

Learn more at [fm.bank](https://www.fm.bank) or call **(800) 451.7843** for more information today!



*Celebrating 125 years  
in the Community!*



**FARMERS &  
MERCHANTS  
STATE BANK**

 Member FDIC  
NMLS# 407535

**WE NURTURE LASTING RELATIONSHIPS**

\*APY - Annual Percentage Yield is effective as of August 1, 2022. At maturity, this Certificate of Deposit will convert to a 12 month CD. Subject to penalty for early withdrawal. Stated APY assumes interest remains on deposit until CD maturity. A minimum \$2,500 deposit is required to open this account and the maximum deposit to open this account is \$125,000. Limit one (1) 13 Month Anniversary Promo certificate per household. Checking relationship not required at our Urbana office location. Offer available for personal accounts only. The advertised APY is subject to change without notice. Limited time