

9" x 6" Direct Mail Postcard

You Trusted F&M Bank for Your Mortgage.
 Now We're Offering **\$50**
 to Earn Your Checking
 Account Business!

F&M BANK
 YOUR MONEY. SMART CHOICE!

*See back for details.

Customer Cross-Sell Package

Thank you

SPECIAL OFFERS
 For Allowing F&M Bank To Help With The Financing Of Your New Home.

To THANK YOU for continuing to trust F&M as your Smart Choice for financial services, I'm sending you some very **SPECIAL OFFERS** for additional F&M services. You might also wish enclosed information on accounts - including a few you may not know about!

F&M is a locally owned bank that has been serving you like you for well over 100 years. We are ALWAYS here for you. Don't hesitate at all to talk to us about your accounts, services and more. We are ALWAYS here for you.

Sammy
 Sammy Stuard
 President & CEO

EARN

\$50
 with a New Home Equity Line of Credit and \$10,000 Draw.*

Remodel, spruce up or add YOUR special touches with a Home Equity Line of Credit!

15 Full Service Banking Locations in Montgomery, Rutherford, Sumner, Wilson, Robertson, Stewart and Putnam Counties!

myfmbank.com
 800-645-4199

F&M BANK

*Offer does not constitute automatic extension of credit. Application and approval required. Credit limit is 10% of appraised real estate value less existing mortgage balance. Property insurance required and property must be owner occupied. Not valid with other offers, discounts or coupons. Draw must be in cash a maximum of 30 days prior to submitting request to claim bonus. Limited time offer.

Member FDIC NMLS # 516156 Equal Housing Lender

EARN UP TO

\$50
 Get \$25 for Opening any F&M Personal Checking Account with \$500 Minimum Opening Deposit.*

Get \$25 MORE
 by Adding Direct Deposit with \$500 Minimum Opening Deposit.*

Check out our great checking account features listed in the attached fliers.

For more information, visit us online or stop by the F&M Bank office nearest you!

15 Full Service Banking Locations in Montgomery, Rutherford, Sumner, Wilson, Robertson, Stewart and Putnam Counties!

myfmbank.com
 800-645-4199

F&M BANK

*Bring this coupon and open any personal checking account with \$500 minimum opening deposit to receive bonus. Checking forms will be applied to your new checking account at the end of the second statement cycle following account opening. Additional bonus will be added to your account at the end of the statement cycle following the first Direct Deposit or Automatic Payment to/from your account. Subject to 1099-RS reporting. Limited time offer.

Member FDIC NMLS # 516156 Equal Housing Lender

GET

\$25
 when you Open an easy save Account!

You won't find an EASIER way to SAVE!

15 Full Service Banking Locations in Montgomery, Rutherford, Sumner, Wilson, Robertson, Stewart and Putnam Counties!

myfmbank.com
 800-645-4199

F&M BANK

*Bring this coupon and open an Easy Save Account to receive bonus. Interest rate will vary and subject to change. To see the published Easy Save APY (Annual Percentage Yield) customer must visit the website. A minimum automatic transfer of \$50 each month from an F&M Checking Account to the new Easy Save Account. Customer will receive an interest rate equal to that of F&M's personal Savings Account on entire balance transfer between their checking and Easy Save Account. Bonus will be added to customer's F&M checking account at the end of the second statement cycle. Subject to IRS reporting. Limited time offer.

Member FDIC NMLS # 516156 Equal Housing Lender



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www.blfmarketing.com

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