

## Personal Banking— the way it’s meant to be

Farmers & Stockmens Bank offers a varied menu of both interest-bearing and non-interest-bearing personal checking accounts, along with a range of services for saving your money. Let us help you with a personal banking products comparison to select the option best-suited to your needs and lifestyle. You can expect the very best personal care from all of our staff. We get to know our customers and enjoy serving them.

### Basic Checking

Get a basic checking account with no monthly maintenance fee and no minimum balance required.

### Interest Checking

Earn interest on your checking account (minimum balance required).

### Classic Overdraft Protection

This special interest-bearing account can help you avoid overdrafts on your checking account. It can only be opened along with a primary checking account to make transfers when you need it.

### Investment Plus Checking

This account offers competitive interest rates with flexibility, and rewards you for maintaining a higher balance.

### Money Market Personal Account

This account also offers competitive interest rates and lets your account work for you.

### Personal Savings

Build your short-term savings with our basic deposit account. This account offers a low-opening balance and minimal fees.

### Individual Retirement Account

This FDIC-insured account invests your funds in a competitive certificates of deposit. Take advantage of one of the best ways to plan for your retirement.

### Certificates of Deposit

With a choice of terms right for you, this account compounds interest and offers highly competitive rates. Sit back and let your money grow.

## Which account is best for me?

Compare Personal Accounts to see the different features we offer.

 <b>Personal Account Listing</b>								
Accounts & Features	Basic Checking	Interest Checking	Classic Overdraft Protection	Investment Plus Checking	Money Market Personal Account	Personal Savings	IRAs & CDs	
<b>Minimum balance to open</b>	\$100	\$100	\$100	\$1,000	\$10,000	\$100	\$500	
<b>Minimum daily collected balance</b>	None	\$500	\$100	\$1,000	\$5,000	\$100		
<b>Monthly Service fee</b> <i>(if balance falls below minimum)</i>	None	\$11	\$6	\$11	\$11	\$6	None	
<b>Account Features</b> <i>(Could be subject to approval)</i>	Free debit card Free online banking Free online bill pay Free telephone banking Free mobile banking	Free debit card Free online banking Free online bill pay Free telephone banking Free mobile banking	Free debit card Free telephone banking Free mobile banking	Free debit card Free online banking Free online bill pay Free telephone banking Free mobile banking	Free debit card Free online banking Free online bill pay Free telephone banking Free mobile banking	Free debit card Free online banking Free online bill pay Free telephone banking Free mobile banking	Free debit card Free telephone banking Free mobile banking	32 days; 90 day; 182 days; 1 year; 18 month; 2 year; 3 year; 4 year
<b>Other Monthly Features</b>	Unlimited checkwriting	75 free debit items 12 free credit items 50 free deposited items	--	6 free debit items	6 free debit items 10 free credit items 50 free deposited items	6 free debit items	Please consult a bank representative for current rates and terms	
<b>Excessive Activity Fees</b>	None	\$.30/debit over 75 items \$.25/credit over 12 items \$.15/item deposited over 50 items	\$10 automatic transfer fee (\$50 increments)	\$10/debit over 6 items	\$.25/credit over 10 items \$.15/tem deposited over 50 items \$10/debit over 6 items	\$1.50/debit over 6 items		

To open your Farmers & Stockmens Bank personal banking account, call one of our bankers today at (575) 374-8301.