

Commercial Banking—the way it is meant to be

Farmers & Stockmens Bank offers a varied menu of both interest-bearing and non-interest-bearing commercial checking accounts, along with a range of services for saving your money. Let us help you 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.

Small Business Checking

This versatile and low-cost account is perfect for small-sized businesses with low to moderate account activity.

Regular Commercial Checking

For more complex business models, this account allows you flexibility as you expand your business.

Basic Commercial Checking

This versatile and low-cost account is perfect for medium-sized businesses with low to moderate account activity.

Interest Checking Business

This account is designed for sole proprietorships and non-profit organizations with a competitive interest rate and generous activity allowance.

Investment Plus Business

With limited check-writing access and a competitive interest rate, this account is a smart money-management tool for businesses with excess liquidity.

Money Market Business

With limited check-writing access and a competitive interest rate, this account is a smart money-management tool for businesses with excess liquidity.

Commercial Savings

An interest-bearing account allows your money to work for you while maintaining access to liquidity.

Which account is best for me?

Compare Commercial Accounts to see the different features we offer.



Commercial Account Listing

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

Accounts & Features	Small Business Checking	Regular Commercial Checking	Basic Commercial Checking	Interest Checking Business	Investment Plus Business	Money Market Business	Commercial Savings
Minimum balance to open	\$100	None	None	\$500	\$1,000	\$10,000	\$100
Minimum daily collected balance	\$500	None	\$2,000	\$500	\$1,000	\$5,000	\$100
Monthly Service fee <small>(if balance falls below minimum)</small>	\$8	No minimum \$7 monthly maintenance fee	\$11 monthly maintenance fee	\$11	\$11	\$11	\$6
Account Features <small>(Could be subject to approval)</small>	Free debit card Free online banking Free online bill pay Free telephone banking Free mobile banking	Free debit card Free online banking Free telephone banking Free online bill pay Free mobile banking	Free debit card Free online banking Free telephone banking Free online bill pay Free mobile banking	Free debit card Free online banking Free telephone banking Free online bill pay Free mobile banking	Free debit card Free online banking Free telephone banking Free online bill pay Free mobile banking	Free debit card Free online banking Free telephone banking Free online bill pay Free mobile banking	Free telephone banking Free online banking Free mobile banking
Other Monthly Features	Unlimited checkwriting	\$.13/each debit item \$.13/each deposit \$.075/each item deposited	50 free items per month	75 free debit items 12 free credit items 50 free deposited items 25 free ACH debits 12 free ACH credits	6 free debit items	6 free debit items 10 free credit items 50 free deposited items	6 free debit items
Excessive Activity Fees	None	None	\$.20/each item over 50	\$.30/debit over 75 items \$.25/credit over 12 items \$.15/item deposited over 50 items \$.30 /ACH debit over 25 items \$.25/ACH credit over 12 items	\$10/debit over 6 items	\$.25/credit over 10 items \$.15/item deposited over 50 items \$10/debit over 6 items	\$1.50/debit over 6 items