

PICK YOUR CD TERM & START TO EARN.

Up to **6 times more** than an average savings account.

What is a CD?

CD is short for a Certificate of Deposit. It is a financial product that pays its owner a set rate of interest (Annual Percentage Rate or APY) in return for leaving a fixed amount of money in our bank for a set period of time.



Actual rate of return earned on an investment in one year, including effect of compounding interest. Interest compounds quarterly on F&M CDs.

Why choose a CD?

Safety (FDIC-insured), better APY than savings deposits, fixed and predictable returns, wide selection of terms and account options, and laddering opportunities (opening several CDs with varying maturity rates).

- A minimum \$2,500 deposit is required
- May be penalties for early withdrawal
- No monthly maintenance fees
- CDs are automatically renewable
- Rates subject to change without notice

A few MORE CD Facts:



Open a New CD Today!

Speak to one of our friendly customer service representatives.



FARMERS & MERCHANTS
STATE BANK

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