**COMMUNITY REINVESTMENT ACT**

PUBLIC FILE

The contents of this file shall be made available to the public. Upon request,

copies of the information in this file shall be made available to the requesting

party. The information in this file will be updated each year. This file contains the

following:

* All written comments received from the public for the current year and each of the two prior calendar years, and any response by the bank (if any)
* A copy of the public section of our most recent CRA performance evaluation prepared by the FDIC
* Our street address, along with the addresses of our ATM's
* A list of services - including deposit products, credit services and fees
* Hours of operation
* A map of the assessment area
* The bank's loan-to-deposit ratio for each quarter of the prior calendar year
* Strategic Plan

**PUBLIC DISCLOSURE**

December 9,2019

**COMMUNITY RTINVESTMENT ACT**

**PERFORMANCE EVALUATION**

FMB Bank

Certificate Number: 12225

I00 Veterans Memorial Parkway

Wright City, Missouri 63390

Federal Deposit Insurance Corporation

Division of Depositor and Consumer Protection

Kansas City Regional Office

1100 Walnut Street, Suite 2100

Kansas City, Missouri 64706

This document is an evaluation of this institution’s record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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**INSTITUTION RATING**

**INSTITUTION'S CRA RATING**: This institution is rated **Satisfactory.**

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Examiners did not identify any evidence of discriminatory or other illegal credit practices. FMB Bank's overall Community Reinvestment Act (CRA) performance is satisfactory in relation to the reviewed performance criteria, as summarized below.

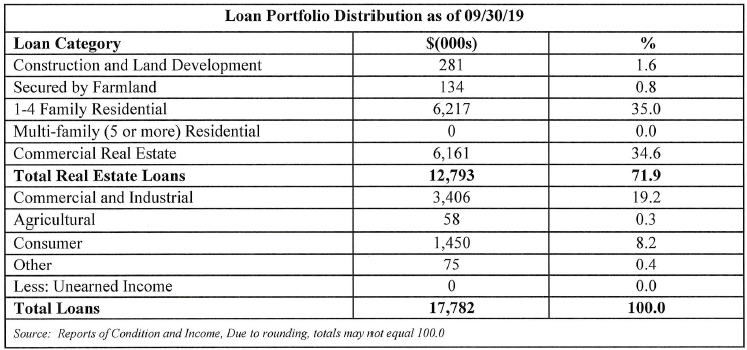
* The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and the assessment area's credit needs.
* The institution originated a majority of its small business and home mortgage loans in the assessment area.
* Overall, the geographic distribution of loans reflects a reasonable dispersion throughout the assessment area, considering permanent demographic data, performance context information, and other relevant factors.
* The distribution of borrowers reflects a reasonable penetration among businesses of different revenue sizes and individuals of different income levels.
* The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

**DESCRIPTION OF INSTITUTION**

FMB Bank is a full-service community bank headquartered in Wright City, Missouri that operates in Warren County, Missouri. Ownership and control remain unchanged since the prior evaluation and the institution has no lending affiliates. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation, dated September 23, 2013, based on Interagency Small Institution Examination Procedures.

FMB Bank operates from its sole office in Wright City, Missouri. A deposit taking automated teller machine is located at the main office and two cash dispensing machines continue to operate at third-party locations in Wright City. The main office and automated teller machines are located in middle-income census tracts. No changes in branch or automated teller machine structure have occurred since the prior evaluation, nor have any merger or acquisition activities occurred. FMB Bank offers loan products including home mortgage, commercial, and consumer loan products. The institution provides a variety of deposit services including checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services include internet banking mobile banking, and electronic bill pay.

Assets totaled approximately $37.6 million as of September 30, 2019, and included loans totaling $17.8 million and securities totaling $12.4 million. Total deposits equaled approximately $32.3 million. The loan portfolio is illustrated in the following table.



Examiners did not identify any financial, legal, or other impairments that affect that bank's ability to meet assessment area credit needs.

**DESCRIPTION OF ASSESSMENT AREA**

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. FMB Bank has designated a single assessment area consisting of the entirety of Warren County in the St. Louis Missouri-Illinois Metropolitan Statistical Area, which is located in eastern Missouri. The following sections discuss demographic and economic information specific to the assessment area.

**Economic and Demographic Data**

The assessment area consists of two moderate-income census tracts and 3 middle-income census tracts according to 2015 ACS Census data. The following table illustrates select demographic characteristics of the assessment area.

A table with numbers and percentages

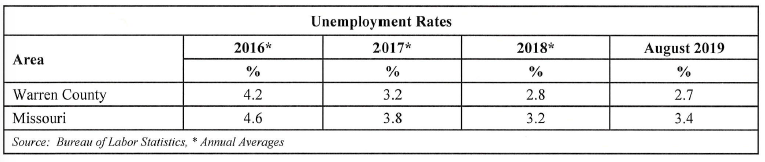
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The 2018 Federal Financial Institutions Examination Council (FFIEC)-updated median family income level is used to analyze home mortgage lending under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income ranges for the St. Louis Metropolitan Statistical Area. The categories are based on the 2018 FFIEC-updated median family income of $76,600.

A close-up of a family income number

AI-generated content may be incorrect.

Based upon 2018 D&B data, service industries represent the largest portion of businesses in the assessment arca at 35.8 percent; followed by retail trade (12.3 percent); and construction (12.2 percent). In addition, 7.3 percent of area businesses have four or fewer employees and 88.9 percent operate from a single location. Based on a combination of management and community contact comments and data from Missouri Partnership, the largest employers in the assessment area include local school districts, Ameriwood Industries, Certainteed, Coca Cola Distribution Center, EPC, Inc., SAF- Holland USA Inc., and Walmart.

Data obtained from the U.S. Bureau of Labor and Statistics indicates that unemployment rates for Waren County and the state of Missouri improved over the evaluation period as noted in the following table.

**Competition**

The assessment area is moderately competitive for financial services. According to the FDIC Deposit Market Share data as of June 30,2019, there were nine financial institutions that operate a total of twelve branches within the institution's assessment area. Of these institutions. FMB Bank ranked 6TH with approximately 7.4 percent of the deposit market share.

FMB Bank is not required to collect and report information regarding its home mortgage and small business loans, and it has not elected to do so. Therefore, the analysis of home mortgage and small business loans do not include comparisons to aggregate lending data. The aggregate lending data, however, reflects the level of demand for home mortgage and small business loans and is therefore considered under competition.

Aggregate lending data for 2017, which is the most recent data available, indicates 43 institutions reported 476 small business loans in the assessment area. Additionally, 2017 aggregate lending data indicates 204 institutions reported 2,227 home mortgage loans in the assessment area. These levels of home mortgage and small business lending activity indicate a relatively high level of competition for these products in the assessment area.

Management indicated the bank's primary competitors for both loans and deposits are American Bank and First State Community Bank.

**Community Contacts**

As part of the evaluation process, examiners contact third parties active in the assessment area or broader area to assist in obtaining a profile of the local communities, identify, local credit needs, and assess opportunities for participation by local financial institutions. This information helps determine whether local financial institutions are responsive to identified needs.

Examiners conducted a community contact with a representative from an organization that focuses on a broader area that includes Warren County. The local economy in Warren County is improving, and employment and population have risen above pre-recession levels. The local economy is performing particularly well for new businesses. The largest employers include local school districts and Certainteed. While no reductions in staffing were noted, the Certainteed Plant has been unable to add a desired third shift due to a lack of employable individuals. The greatest strength of the county is its proximity to Interstate 70, while the greatest weakness is poor broadband accessibility. Additional challenges facing the county include deferred maintenance of local infrastructure and a relative lack of employable individuals. Lastly, the county's heavy reliance on sales tax revenue disproportionately impacts lower-income individuals.

Regarding housing, the quality of housing stock in lower-income areas is relatively poor. It is difficult for lower-income individuals to purchase a home, and saving a down payment was specifically cited as a barrier. Lower-income individuals are reliant on credit card debt to meet daily needs. Lastly, creditworthy individuals and businesses are able to obtain financing.

**Credit Needs**

Examiners also interviewed bank management to gather their thoughts regarding the local economy, loan demand, and area credit needs. Bank management categorized the overall economy as stable and improving and a few new businesses have opened. The residential and commercial sectors of the local economy were both described as strong. Overall loan demand was categorized as good; while commercial loan demand was categorized as very good; residential and consumer loan demand were categorized as good; and construction loan demand was generally good. Lastly, management indicated consumer, commercial, and residential lending are the primary credit needs of the assessment area.

Considering economic and demographic data, along with information from the community contact and bank management, examiners determined that home mortgage, commercial, and consumer lending are the primary credit needs in the assessment area.

**SCOPE OF EVALUATION**

**General Information**

This evaluation covers the period from the prior evaluation dated September 23,2013, to evaluation the current dated December 9, 2019. Examiners used the Interagency Small Institution Examination Procedures to evaluate FMB Bank's CRA performance. These Procedures include a review of the institution's performance according to the following criteria:

**Activities Reviewed:**

Based on the September 30,2019, Consolidated Report of Condition and Income (Call Report), the institution's primary loan products by dollar volume are commercial (loans secured by commercial real estate and commercial and industrial loans) and residential real estate (1-4 family residential properties and multi-family residential properties), which represented 53.8 and 35.0 percent of the loan portfolio, respectively. Examiners did not review construction and land development, agricultural, or consumer lending because these loan products are not emphasized in the business strategy and do not constitute a significant portion of overall lending efforts.

Discussions with management revealed that the lending focus of the institution continues to emphasize home mortgage and commercial lending. However, the loan distribution has changed since the prior evaluation, shifting from primarily home mortgage to commercial lending. This shift has been triggered by the current falling interest rate environment over the past few years, as customers have increasingly pursued lower interest rate secondary market loans. Management indicated a review of commercial and home mortgage lending from calendar year 2018 would be representative of the institution's performance throughout the entire evaluation period.

Therefore, examiners reviewed the institution's lending performance based on small business and home mortgage loans originated, extended, or renewed from January 1, 2018 through December 31, 2018. For the Assessment Area Concentration, Geographic Distribution, and Borrower profile analyses, these lending categories consisted of 27 small business loans totaling $3.2 million and 24 home mortgage loans totaling $ 1.8 million. While examiners analyzed lending performance by both the number and dollar volume of loans, the performance by number of loans is emphasized in the Geographic Distribution and Borrower Profile analyses, as it is generally a better indicator of the efforts to serve lower-income individuals and small businesses. Lastly, commercial lending was weighted more heavily in drawing conclusions since this lending category represents a larger portion of the loan portfolio.

Examiners utilized 2015 American Community Survey (ACS) Census data as a standard of comparison for home mortgage lending, while 2018 D&B data was used to evaluate small business lending performance.

**CONCLUSIONS ON PERFORMANCE CRITERIA**

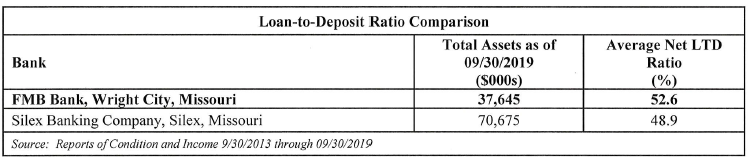
**LENDING TEST**

FMB Bank demonstrated reasonable performance under the Lending Test. The institution's Loan-to-Deposit Ratio, Assessment Area Concentration, and Borrower Profile performance supports this conclusion.

**Loan-to-Deposit Ratio**

The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. As shown in the following table, the net loan-to-deposit ratio, calculated from Call Report data, averaged 52.6 percent over the past 25 calendar quarters. The ratio ranged from a low of 40.6 percent as of March 31, 2014, to a high of 63.7 percent on December 3 1, 2016. The ratio increased 5.8 percent during the evaluation period.

Based on discussions with management, a factor that has continued to impact the loan-to-deposit ratio throughout the evaluation period is a sustained elevated level of public funds deposits. Specifically, FMB Bank serves as the depository for Wright City's School District, which directly impacts the loan-to-deposit ratio.



**Assessment Area Concentration**

FMB Bank's performance regarding assessment area concentration is reasonable. A majority of its home mortgage loans by number and dollar volume and small business loans by number were made within its assessment area. As noted in the table below, a majority of the dollar volume of small business loans were made outside of the assessment area. Additional analysis revealed that the dollar volume of small business lending was heavily skewed by two large dollar transactions totaling $1.4 million that were outside the assessment area.

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**Geographic Distribution**

Overall, the geographic distribution of lending reflects a reasonable dispersion throughout the assessment area. This conclusion was reached through further review of the small business and home mortgage loans that were originated in the assessment area. Parlicular focus was given to the dispersion of these loans in relation to the moderate-income census tracts in the assessment area.

***Small Business Loans***

Overall, the geographic distribution of small business loans reflects a reasonable dispersion in the assessment area, once all relevant performance context factors are considered. The following table shows the geographic distribution of small business loans by tract income level is significantly below the percentage of businesses located in the moderate-income census tracts.

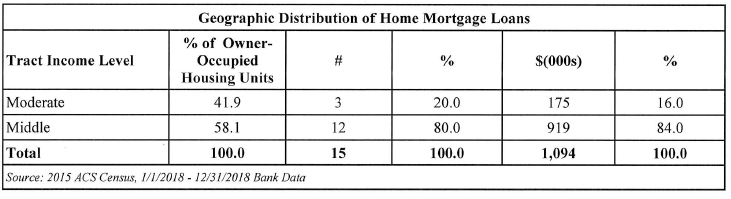
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Examiners considered a number of relevant performance context factors in evaluating the above performance. First, there are a total of nine competing institutions that operate in, and three additional institutions are in closer proximity to the moderate-income census tracts in Warren County compared to the subject institution. In addition, a number of larger employers have operations in the moderate-income census tracts, and due to the institution's size, location of the sole office, and legal lending limit it would have difficulty meeting their credit needs. In addition, small business aggregate lending data indicates that a number of larger national and regional financial institutions and credit card lenders are actively lending in Warren County. Examiners also reviewed the bank's remaining small business lending activity since the prior evaluation and determined that eight small business loans totaling $937,000 have been made in the moderate-income census tracts. Lastly, when asked the community contact did not have concerns regarding the availability of commercial credit in the moderate-income census tracts.

***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects a reasonable dispersion in the assessment area, once all relevant factors are considered. The bank's performance in the moderate-income census tracts is less than demographic data. However, in evaluating this performance, examiners considered the number of competing institutions operating either in, or in closer proximity to, the moderate-income census tracts in the assessment area. In addition, the community contact indicated the overall quality of housing stock in lower-income areas was poor. After considering these relevant factors, the lending percentages listed in the table below reflect a reasonable dispersion of home mortgage lending in the assessment area.



**Borrower Profile**

Overall, the distribution of borrowers reflects reasonable performance for this criterion. The reasonable penetration among businesses of different revenue sizes was given the most weight and primarily supports this conclusion. The distribution among individuals of different income levels is excellent, as reflected in the home mortgage loan performance. Examiners focused on the percentage by number of small business loans to businesses with gross annual revenues of $ 1 million or less, and the percentage by number of home mortgage loans to low- and moderate-income borrowers.

***Small Business Loans***

The distribution of small business loans reflects a reasonable penetration of loans to businesses with gross annual revenues of $1 million or less. The bank's performance in the following table is reasonable in comparison to demographic data.

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***Home Mortgage Loans***

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, reflects an excellent penetration. The bank's lending to low-income borrowers significantly exceeds demographic data. In addition, the bank's lending to moderate-income borrowers also exceeds demographic data. In evaluating this performance, examiners considered the assessment area's poverty level of 8.6 percent. In addition, the community contact indicated that lower-income individuals face a degree of difficulty in attaining homeownership and specifically identified saving a down payment as a barrier.

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**Response to Complaints**

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

**DISCRIMTNATORY OR OTHER ILLEGAL CRBDIT PRACTICBS REVIEW**

No evidence of discriminatory or other illegal credit practices inconsistent with helping meet community credit needs was identified**.**

**APPENDICES**

**SMALL BANK PERFORMANCE CRITERTA**

**Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;

2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);

3) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes;

4) The geographic distribution of the bank's loans; and

5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

**GLOSSARY**

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area assessment area.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. 'the primary purpose of census tracts is to provide a stable set o1 geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

**Moderate Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Rated Area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $1 million or less and are either secured by non-farm non-residential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more people outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

**FMB List of Accounts - Effective 04/01/2025**

Any inquiries? Please call Corri or Kristin: 636.745.3339

**FMB Bank internet Banking**

is available by enrolling at: www.fmb-ban k.com

**FMB Bank Mobile Banking with Mobile Deposit**

is available by downloading our app at: App Store or Google Play

**Checking Accounts**

**Free Checking**

Requirements: Direct Deposit

Opening Deposit: S50

Minimum Balance to avoid Service Charge: None

Statements: Monthly, no images

**Wildcat Checking**

Opening Deposit: $100

Minimum Balance to avoid Service Charge: $500

Service Charge: $6

Statements: Monthly, with images

**Second Chance**

Opening Deposit: $0

Minimum Balance to avoid Service Charge: NA

Monthly Charge: $8

Statements: Monthly, with images

Additional ways to avoid Service Charge: Customers must be enrolled in FMB online banking, receive e-statements,6 or more

debit card transactions per month, 1 Direct Deposit & l Auto payment (ACH)

**Senior Checking**

Opening Deposit: $50

Minimum Balance to avoid Service Charge: None

Statements: Monthly with images

Special Features: 1 Free Check order per year, ½ off Safe Deposit Box Rent the first year

**Super Now Account**

Opening Deposit: S1,000

Minimum Balance to avoid Service Charge & earn interest: $1,000

Service Charge: S10

Statement: Monthly, with images

**Savings and Money Market Accounts**

**Statement Savings**

Opening Deposit: $100

Minimum Balance to avoid Service Charge & earn interest: $300

Service Charge: $4

Statement: Monthly

Requirements & Special Features: 3 withdrawals per month. Each additional withdrawal $1 Interest added monthly, ATM Card availability

**Passbook Savings**

Opening Deposit: S100

Minimum Balance to avoid Service Charge & earn interest: $300 (excluding students)

Service Charge: None

Statement: Yearly

Requirements & Special Features: 3 withdrawals per month. Each additional withdrawal $1

**Little Savers Savings**

Opening Deposit: $5

Minimum Balance to avoid Service Charge & earn interest: None

Service Charge: None

Statement: Quarterly

Requirements & Special Features: for ages 12 and under

**Money Market Plus**

Opening Deposit: $1,000

Minimum Balance to avoid Service Charge & earn interest: $1,000

Service Charge: $10

Statement: Monthly, with images

Requirements & Special Features: Please contact our Financial Representatives for rate information.

**Money Market Elite**

Opening Deposit: $10,000

Minimum Balance to avoid Service Charge & earn interest: $10,000

Service Charge: $10

Statement: Monthly, with images

Requirements & Special Features: Please contact our Financial Representatives for rate information.

**FMB Optimizer**

Opening Deposit: $50,000

Minimum Balance to avoid Service Charge & earn interest: $50,000

Service Charge: $25

Statement: Monthly, with images

Requirements & Special Features: Please contact our Financial Representatives for rate information.

**Business Checking Accounts**

**Basic Business Checking**

Opening Deposit: $100

Minimum Balance to avoid Service Charge: $500

Service Charge: $6

Statement: Monthly, with images

**Business Advantage Checking**

Opening Deposit: $100

Minimum balance to avoid service charge: S1,000

\*\*Service Charge: $10

Statement: Monthly with images

\*\*Additional activity fees apply.

\*\*Special Features: Earnings credit may offset some or all activity fees.

**Business Interest Checking**

Opening Deposit: $1,000

Minimum Balance to avoid Service Charge & earn interest: $1,000

Service Charge: $10

Statement: Monthly, with images

**CDs and IRAs**

**Certificates of Deposit**

An FMB Bank Certificate of Deposit offers a high rate of return with a variety of terms to meet your needs. A Certificate of Deposit is our most popular investment product because deposits are safe, invested locally and FDIC insured. The following fixed rate time accounts are offered:

91 days

L82 days

12 months

18 months

24 months

30 months

36 months

48 months

60 months

Requirements & special features: Please contact our Financial Representatives for rate information.

**Individual Retirement Accounts**

An IRA is a personal, tax-sheltered retirement plan. FMB Bank offers three different IRA plans for customers to choose from, so investing can be tailored to fit your individual needs. With all IRAs, there is a substantial penalty for early withdrawal. FMB offers Traditional, Roth and Coverdell Education Savings Accounts.

Requirements & special features: Please contact our Financial Representatives for rate information.

**Credit Services**

**Consumer Loans**

**Real Estate/Mortgage Loans**

FMB Bank is committed to helping you find the right mortgage product for your needs. We understand that every borrower is different, and we offer a variety of products that will meet your individual requirements. We make the process of securing a mortgage simple and straightforward, by offering you the latest in financial tools that enable you to make sound financial choices.

**Installment Loans**

Get the purchasing power you need with an FMB Installment Loan.

No matter what the reason, we have the right loan for you. Instead of accepting the financing offered through the car dealership or your retailer, shop us before you sign. A personal installment loan from FMB offers you fixed competitive rates, fixed monthly

payments and easy automatic payment draft options. With our quick and easy approval process, you'll have your answer and the money in no time.

**Home Equity Loans and HELOC Loans**

Use the equity in your home to make your dreams come true.

Use the equity in your home to provide cash or a line of credit to buy a car, make home improvements, pay for tuition, take a vacation, pay off other debt, etc. The interest you pay may be tax deductible (consult a tax advisor). Variable rate loan.

**Personal/Auto Loans**

FMB Bank has been serving the borrowing needs of Warren County, and the surrounding area for over a century!

If you're building, buying, refinancing or borrowing on your home equity, FMB Bank can help! Unlike many of the banks now serving the same market, FMB Bank still reviews loan requests the old-fashioned way--one at a time and case by case. This allows us to consider your individual needs and unique situations. Below is a brief list of just some of

the types of personal loans we offer:

* Car/Truck/SUV Loans
* Boat Loans
* RV/ATV Loans
* Tractor & Farm Equipment Loans
* Personal Loans - Secured & Unsecured

**Business Lending Services**

FMB Bank offers more lending solutions, more options, more innovative ways to meet the lending needs of both large and small businesses. All decisions are made locally by business specialists committed to our area's continued economic growth. More

importantly, your FMB lender will be with you through the life of the loan and beyond.

**Term Loans**

* Business Expansion
* Equipment
* Long-term capital requirements

**Line of Credit**

* Ease fluctuating cash flow requirements
* Finance accounts receivable
* Purchase inventory
* Meet short-term needs

**Special Project/Purpose Loans**

* Unique, individualized loan programs to meet specific business needs

**Construction Loans**

* Provides funding through the construction phase of a building project
* Interest paid only on funds actually advanced for construction
* Permanent financing is available through one of our many business mortgage products

**Real Estate Loans**

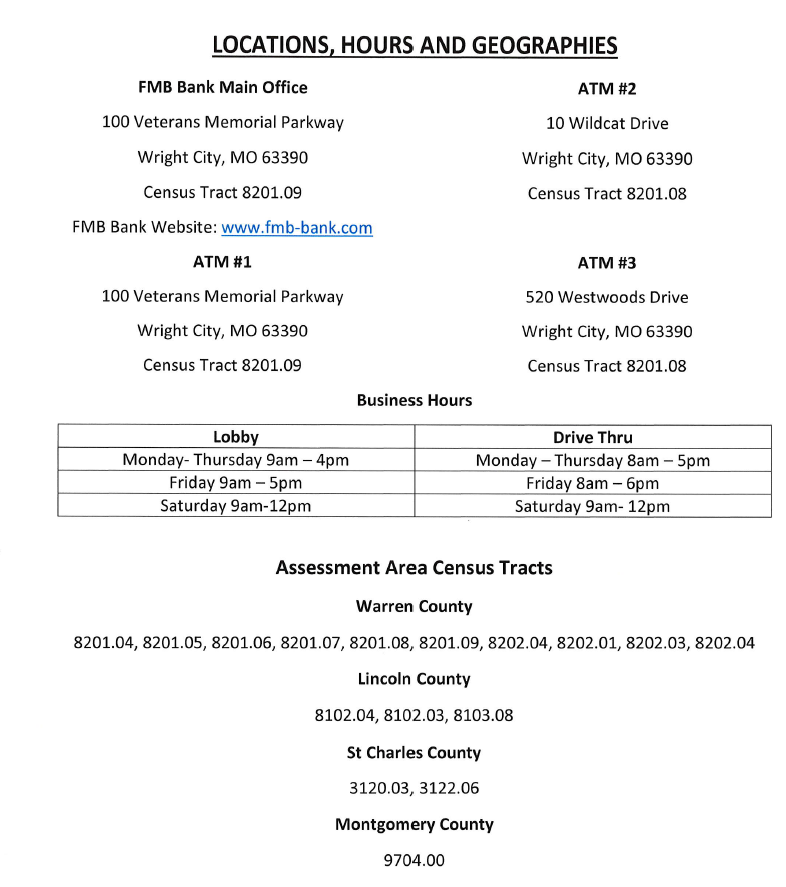
* Mortgage financing for expansion or new location

**Agriculture Loans**

* Add extra acreage or production capacity
* New farm construction or expansion
* FMB has in-house Agriculture Loan experts

**Small Business Loans**

* Financing for small and medium size businesses

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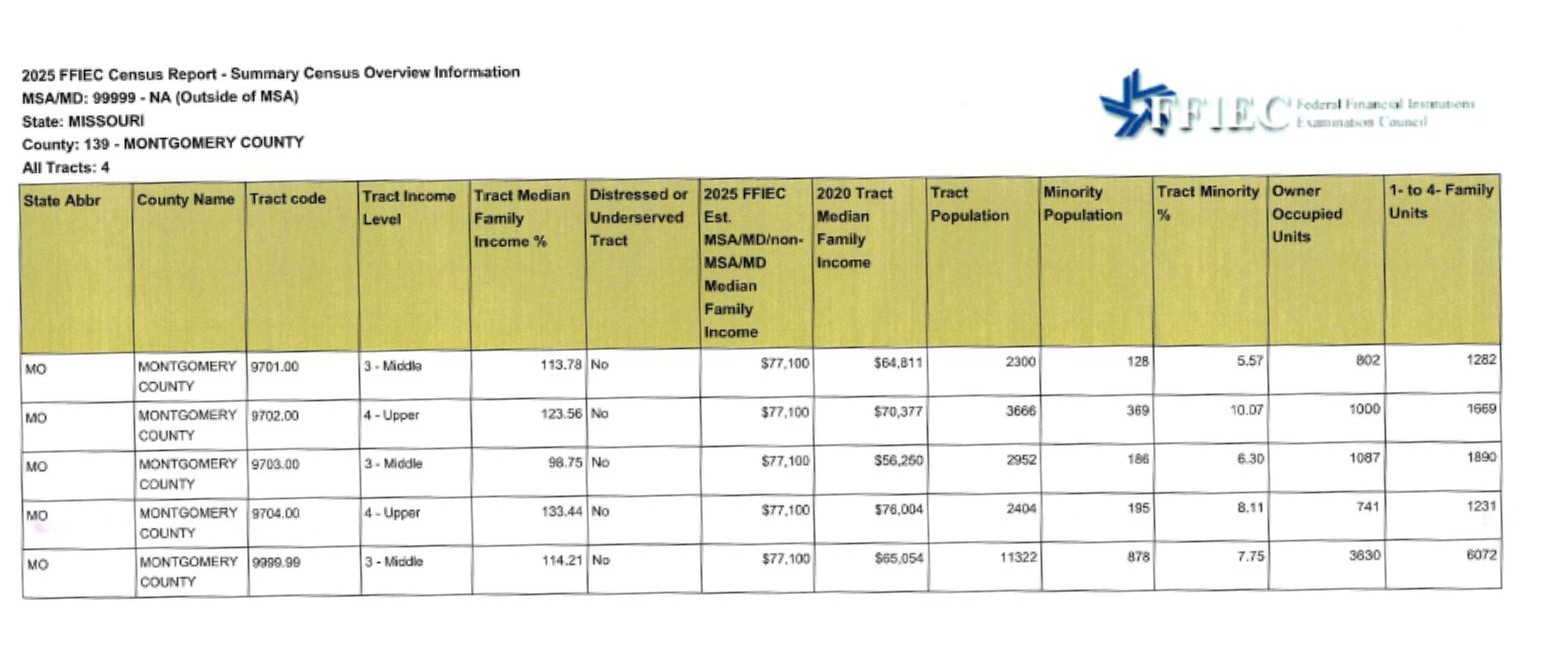
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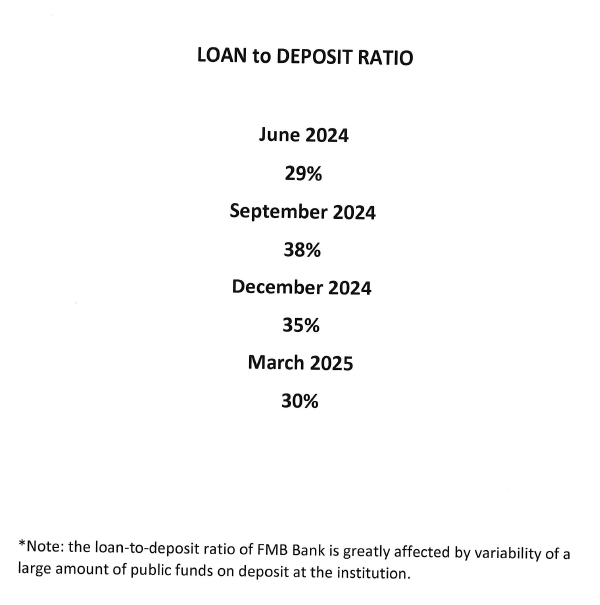
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