



Service • Solutions • Strength

The Vision of F&M Bank

Our commitment is to provide the highest level of service with integrity, offer superior products as solutions, and show strength through our teamwork and reputation.

Our Guiding Values:

- To have an attitude that the Customer is the only Reason for this business.
- To have an environment that welcomes employee involvement, rewards teamwork and commitment, enhances employee learning and achievement and is boundaryless in its structure.
- To embrace the changing purpose, structure, products and technology that is occurring in the financial industry.
- To seek long term relationships with our customers rather than short term business.
- To be a financially viable and profitable independent community bank that is committed to improving the quality of life of the communities we serve.

7 Simple Steps to Move Your Checking Account

Welcome to F&M Bank! If you've recently moved or want to change banks, it isn't always easy to know where to start. We want that to be the least of your worries! We have created a step-by-step checklist to simplify the transition.

It should be easy! Follow these simple steps:

Open Your New Account

- 1 Open an F&M Bank checking account. You can read about our different checking account benefits on our website, www.f-mbank.com.

Order New Checks and a Debit Card

- 2 It will usually take 1 to 2 weeks to receive these. Once they arrive, you can stop using these items from your previous checking account.

Ask Your Employer to Change Your Direct Deposit

- 3 Enclosed you will find a **Direct Deposit Change Form** to quickly assist you in making the switch. If you need to have your Social Security payment changed to deposit in F&M Bank, we can easily handle that for you, no inconvenience to you.

Contact Companies that Direct Debit Your Account

- 4 Using your last bank statement, make a list of any automatic payments that you've authorized to directly debit your account. Use the enclosed **Automatic Payment Change Form** to send to these businesses.

Set-up Online Bill Pay for Your New Account

- 5 This can make paying your monthly bills easier and less time consuming.

Close Your Old Account

- 6 After all your checks have cleared and your automatic payments and direct deposits are clearing your new account, close your previous checking account. Enclosed is an **Account Closing Form** to notify your previous bank of your decision to close your account.

Enjoy Your New Local Banking Relationship

- 7 Be sure to ask any of our friendly customer service specialists about any of our products you are currently not utilizing. They will be happy to explain any of the services in full detail and discuss how they may benefit you.



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Dear Prospective Client,

We are honored that you have decided to Discover the Difference of F&M Bank. We know that your time is precious, and are happy to offer this “Switch Kit” to make switching your banking to F&M Bank as simple as possible.

Due to the US Patriot Act of 2003, the following items are required and necessary to open an account with F&M Bank. We thank you in advance for providing us with this information:

1. Personal information for each signer (Please use attached form)
2. Copy of Valid, unexpired Driver’s License of each signer

We are also providing you with forms that help you complete your switch to F&M Bank. These forms will help you to notify all companies or banks that you do business with of your new F&M Bank information.

We thank you for your business and your confidence, and hope you will come by to see us very soon. If you have any questions or concerns, please call us at any of our four branches: Piedmont (256) 447-9041, Anniston (256) 236-8200, Jacksonville (256) 435-3366, or Oxford (256) 835-1188.

Warmest regards,

A handwritten signature in black ink, appearing to read 'L Latta', with a long horizontal flourish extending to the right.

Lin Latta
President and CEO
F&M Bank

August, 2012



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Direct Deposit Change Form

Date: _____

Employer's Company Name: _____

Company Address: _____

City, State, Zip: _____

To Whom It May Concern:

I have recently changed my banking relationship to F&M Bank. Please redirect my direct deposit to my new account at F&M Bank. I hereby authorize _____ (Company/Organization name) to initiate credit entries and to initiate, if necessary, debit entries and adjustments for any credit error to my account indicated below and authorize F&M Bank to credit and/or debit the same to such account. This authority is to remain in full force and effect until company listed above, and F&M Bank have received notification from me of its termination and have had a reasonable opportunity to act on it.

My new account information is listed below:

Printed Name: _____

Signature: _____ Date: _____

Soc. Sec. Number or Tax ID Number: _____

Daytime phone number: _____

F&M Bank Account Number: _____

F&M Bank routing number: 062204530

Please attach a voided check from your new F&M Bank account here:



Automatic Payment Change Form

Date: _____

Name of Account: _____

Address: _____

City, State, Zip: _____

To Whom It May Concern:

I've recently changed my banking relationship to F&M Bank. You are currently withdrawing \$_____ from the following account:

Old Bank: _____

Routing Number: _____

Account Number: _____

For (reason for payment): _____

On (date of month): _____

Please accept my authorization to stop making withdrawals from this account effective _____ and start making them at that time from my F&M Bank account.

F&M Bank routing number: 062204530

F&M Bank account number: _____

Please contact me immediately with any questions at phone #: _____

Sincerely,

Signature-primary signer: _____

Name (please print): _____

Signature-secondary signer (if applicable): _____

Name (please print): _____



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Close Account Form

Date: _____

Name of Account: _____

Address: _____

City, State, Zip: _____

Re: Account number: _____

To Whom It May Concern:

Effective _____, please close checking account # _____ and send a check for the remaining balance to the address below. If you have any questions, I can be reached at phone # _____.

Sincerely,

Name of Account: _____

Signature-primary signer: _____

Name/Title (please print): _____

Signature-secondary signer: _____

Name/Title (please print): _____

Company Name (if applicable): _____

Address: City, State, Zip: _____

**CUSTOMER IDENTIFICATION PROGRAM
Verification of Identity for New Bank Customer**

FARMERS AND MERCHANTS BANK – CIP WORKSHEET

Account Owner/Signer Information

First Name _____ MI ____ Last Name _____

Street Address _____

*(Please note: PO Box holders must furnish physical address as well as mailing address)

City _____ State _____ Zip + 4 _____ - _____

Social Security # _____ - _____ - _____ Date of Birth _____

Home Phone # _____ Work Phone # _____ Fax # _____

Cellular # _____ E-mail (optional) _____

Driver's License Number: _____ Issuing State _____ Exp Date _____
(or other approved photo ID #) Issue Date _____

Acceptable Documentary Verification

Primary	Secondary
<input type="checkbox"/> State driver's license	<input type="checkbox"/> Insurance Card <input type="checkbox"/> Credit Card
<input type="checkbox"/> State I.D. Card	<input type="checkbox"/> Utility Bill <input type="checkbox"/> Birth Certificate
<input type="checkbox"/> Military I.D. Card	<input type="checkbox"/> Property Tax Bill <input type="checkbox"/> Social Security Card
<input type="checkbox"/> Passport	<input type="checkbox"/> Firearm license <input type="checkbox"/> Voter Registration Card
<input type="checkbox"/> U.S. Alien Registration Card	<input type="checkbox"/> Student I.D. Card

*Exception for elderly and disabled individuals. You may collect two forms of secondary identification **if** a primary form of identification is not available.

**Testamentary Trusts (Payable on Death-POD) collect information on the trustee as required for individuals

Non-Documentary Verification (Check One)

*Use Credit Bureau first before using other means listed below. Attach copies of any applicable documents.

Verification from Credit Bureau (required for all Deposits and Loans)

Letter to physical address Verified employment Completed call to phone number Look up on Internet database

Check prior bank reference Other _____

**CUSTOMER IDENTIFICATION PROGRAM
Verification of Identity for New Bank Customer**

Special Instructions or Comments:

**Important Information
About Procedures for
Opening a New Account**

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that you will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

This information I have provided is correct to the best of my knowledge. I authorize Farmers & Merchants Bank to check my credit and/or my employment history should it deem necessary.

X _____

Date _____

Bank Use: Branch: _____

Employee: _____