



F&M Bank



MAKING THE SWITCH IS EASIER THAN YOU THINK

Banking with F&M is all about the people who guide you through the services and products we offer. Personalized attention with customizable solutions is the advantage to working with F&M Bank for your personal and business needs. In-house decision making simplifies loan applications and local financial planners understand the community they serve.

**WHY
SWITCHING
TO F&M
BANK MAKES
PERFECT
SENSE!**

- ➔ *Experienced bankers understand our local economy*
- ➔ *Friendly professionals personalize your experience*
- ➔ *In-house decision making approves loans quickly*
- ➔ *Cash management solutions give big and small businesses ways to manage cash*
- ➔ *Competitive interest rates gets you the loan you can afford*
- ➔ *A comprehensive online and mobile banking platform keeps you connected anywhere in the world*

*Find a location near you at
www.fmbankva.com/locations*



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FDIC**

www.fmbankva.com.
Banking You Love from
Professionals Who Care.
NMLS# 414464



F&M Bank

MAKING THE SWITCH AS EASY AS...1-2-3-4!

⇒ STEP ONE:

The first step to switching your banking over to F&M Bank is simply opening an account by completing a "Deposit Application" online at www.fmbankva.com or by visiting any of our conveniently located branches. When you come in, it would be very helpful for you to bring a statement of the current automatic debits and deposits that go into your account so we can help you switch them over.

⇒ STEP TWO:

Work with one of our experienced F&M Bank representatives to use the enclosed forms to switch over all of your automatic withdrawals and deposits.

⇒ STEP THREE:

Close your old account(s). Be sure to leave them active long enough to allow outstanding checks and automatic withdrawals to clear, and leave enough money in place to cover these transactions. This process may take several weeks. Once you're sure the old accounts are inactive, you can ask your previous financial institution to send you the balance from that account. Then you can destroy old checks, deposit slips and ATM/debit cards.

⇒ STEP FOUR:

Welcome to the F&M Bank Family! We are so glad you decided to "GO LOCAL"! Let us know if we can assist you in any way.



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STEP ONE: OPEN AN F&M BANK ACCOUNT

⇒ I'D LIKE TO OPEN...

- | | | |
|---|--|--|
| <input type="checkbox"/> Regular Checking | <input type="checkbox"/> F&M Premium Savings | <input type="checkbox"/> Business Checking |
| <input type="checkbox"/> Cash Checking | <input type="checkbox"/> Youth Savings | <input type="checkbox"/> Business Savings |
| <input type="checkbox"/> Cash Back Checking | <input type="checkbox"/> Money Market | <input type="checkbox"/> Other |
| <input type="checkbox"/> Local Promise - Nonprofit Checking | | |

⇒ INDIVIDUAL ACCOUNT

Name _____
Street Address _____
City _____ State ____ Zip _____
Home Phone _____
Cell Phone _____
Email Address _____

⇒ JOINT ACCOUNT

Name _____
Street Address _____
City _____ State ____ Zip _____
Home Phone _____
Cell Phone _____
Email Address _____

⇒ PRIMARY ACCOUNT HOLDER INFORMATION

Social Security Number _____
Driver's License # _____ State _____
Issue Date _____ Exp. Date _____
Date of Birth _____

⇒ JOINT ACCOUNT HOLDER INFORMATION

Social Security Number _____
Driver's License # _____ State _____
Issue Date _____ Exp. Date _____
Date of Birth _____



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STEP TWO: CHANGE OVER AUTOMATIC DEPOSITS

Complete this form to inform anyone automatically depositing funds into your account of your account change.

To _____

Address _____

City _____ State _____ Zip _____

To Whom It May Concern:

I've recently changed my banking relationship to F&M Bank. Please redirect my direct deposit into my new account, as follows:

Name _____

Address _____

City _____ State _____ Zip _____

Last 4 digits of Social Security Number ****_**_

Bank Name Farmers & Merchants Bank

Bank Routing Number 051404419

Bank Account Number _____

Account Type ☐ Checking ☐ Savings

I hereby authorize to have my direct deposit switched to my account at Farmers & Merchants Bank:

Signature _____

Date _____



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STEP TWO: CHANGE OVER AUTOMATIC WITHDRAWALS

Complete this form to inform anyone automatically making withdrawals from your account of your account change.

To _____

Address _____

City _____ State _____ Zip _____

To Whom It May Concern:

I've recently changed my banking relationship to F&M Bank. Please, withdraw funds from my new account, as follows:

Name _____

Address _____

City _____ State _____ Zip _____

Last 4 digits of Social Security Number ****_**_

Bank Name Farmers & Merchants Bank

Bank Routing Number 051404419

Bank Account Number _____

Account Type ☐ Checking ☐ Savings

I hereby authorize to have my withdrawal taken from my account at Farmers & Merchants Bank:

Signature _____

Date _____



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STEP THREE: CLOSE OLD ACCOUNTS

TO:

Financial Institution _____

Address _____

City _____ State _____ Zip _____

FROM:

Primary Account Holder _____

Secondary Account Holder _____

To Whom It May Concern:

Please close my account _____ (account number), and send a check for the remaining balance to me at the address listed below.

If you have any questions about this request, please contact me during the

☐ Day ☐ Evening at _____ (phone number).

Thank you.

Sincerely,

Signature _____ Date _____

Name _____

Address _____

City _____ State _____ Zip _____



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STEP FOUR: COMPLETE A PAYROLL DEPOSIT FORM

EMPLOYEE INFORMATION	ACCOUNT INFORMATION
Employee Name: _____	Financial Institution: <u>Farmers & Merchants Bank</u>
Address: _____	Account Number: _____
Phone: _____	Routing Number: _____
Email Address: _____	Account Type: _____

Upon the employee's dated signature, this form is hereby approved and authorized by Farmers & Merchants Bank.

Farmers & Merchants Bank Signature

Date

Please select the payroll direct deposit change you want to make.

- ☐ **Original Enrollment**
Select this box if you currently do not have your paycheck electronically deposited and wish to enroll to begin payroll electronic direct deposit.
- ☐ **Change**
Select this box if you are currently enrolled to have electronic payroll deposit and want to change your financial institutions and/or account information.
- ☐ **Cancellation**
Select this box to cancel your direct deposit.

I hereby authorize my employer to initiate electronic credits (ACH) of my net pay and/or corrections to previous credits to my account, and I authorize the participating Financial Institution to (ACH) credit my account as indicated above. I understand that this change may not go into effect immediately and that I may receive one or more physical paychecks. I agree to hold harmless Farmers & Merchants Bank (F&M Bank) for any resulting damages or expenses. It is my responsibility to verify availability of funds before performing transactions using the funds. This authority is to remain in effect until one of the following events occurs: (1) the employer has received written notification from me of its termination in such time and such manner as to afford the employer a reasonable opportunity to act on it, (2) the bank closes my account, (3) the employer cancels the agreement, or (4) I have a break in employment from the employer.

Employee Signature

Date

**Please attach a copy of a voided check
or complete a direct deposit form
at your nearby branch.
Thank you!**



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