

## Section 4 – Branch Services

## Farmers and Merchants State Bank

We offer a complete line up of consumer and business products and services. To learn more, visit a local branch or [www.fandmstatebank.com](http://www.fandmstatebank.com).

In general, all consumer products are available at all branch locations. Business products are available at all branch locations. If a location does not have an onsite lender, an appointment can be made.

There are no differences in products within the branch distribution channel. If a state law or regulation prohibits an activity or lending product within the state that is the only reason for a variation in products / services. Not all branches have safe deposit boxes.

Deposit account rates are available at any branch or by calling 1-402-373-4321. Loan rates are available at any branch or by calling 1-402-377-4321.

Consumers can open a new account for consumer checking and savings accounts at the branch locations for all deposit products. Consumers can apply by telephone or at branch locations for lending products.

### Products Offered

#### Consumer

##### Deposit Accounts

- Checking Accounts
- Savings Accounts
- Certificates of Deposit
- Individual Retirement Accounts

##### Loan Accounts

Small Business Loans  
Farm Loans  
Commercial Loans  
Consumer Loans  
NIFA Loans  
Energy Loans  
Lease Participations  
Farm & Commercial Real Estate Loans

##### Card Products

Credit Cards  
Banking Cards

Questions regarding transaction fees or cost of service should be directed to your nearest branch location.

#### Small Business and Commercial

##### Checking

Business Checking

##### Treasury Services

ACH  
Wire Transfers

##### Card Products

Business Debit Card

##### Savings

Business Savings

##### Other

Online and Mobile  
Banking Platforms

Questions regarding transaction fees or cost of services should be directed to your nearest branch location.



		Bloomfield Branch Hours			
			Lobby		Drive-up
103 N Broadway		Monday	9:00-3:30		8:30-3:30
PO Box 69		Tuesday	9:00-3:30		8:30-3:30
Bloomfield, NE 68718		Wednesday	9:00-3:30		8:30-3:30
		Thursday	9:00-3:30		8:30-3:30
402-373-4321		Friday	9:00-3:30		8:30-3:30
Census Tract # 9763		Saturday	Closed		Closed

		Niobrara Branch Hours			
			Lobby		Drive-up
25410 Park Ave		Monday	8:30 - 3:30		8:30 - 3:30
PO Box 229		Tuesday	8:30 - 3:30		8:30 - 3:30
Niobrara, NE 68760		Wednesday	8:30 - 3:30		8:30 - 3:30
		Thursday	8:30 - 3:30		8:30 - 3:30
402-857-3344		Friday	8:30 - 3:30		8:30 - 3:30
Census Tract # 9764		Saturday	Closed		Closed

		Crofton Branch Hours			
			Lobby		Drive-up
111 W Kansas ST		Monday	8:30 - 3:30		8:00 - 3:30
PO Box 188		Tuesday	8:30 - 3:30		8:00 - 3:30
Crofton, NE 68730		Wednesday	8:30 - 3:30		8:00 - 3:30
		Thursday	8:30 - 3:30		8:00 - 3:30
402-388-4344		Friday	8:30 - 3:30		8:00 - 3:30
Census Tract # 9764		Saturday	Closed		Closed

		Center Branch Hours			
			Lobby		
301 Main St		Monday	9:00 - 12:30		1:00 - 3:00
PO Box 167		Tuesday	9:00 - 12:30		1:00 - 3:00
Center, NE 68724		Wednesday	9:00 - 12:30		1:00 - 3:00
		Thursday	9:00 - 12:30		1:00 - 3:00
402-288-4242		Friday	9:00 - 12:30		1:00 - 3:00
Census Tract # 9762		Saturday	Closed		

		Hartington Branch Hours			
			Lobby		Drive-up
203 S Robinson		Monday	8:30 - 4:00		8:30 - 4:00
PO Box 76		Tuesday	8:30 - 4:00		8:30 - 4:00
Hartington, NE 68739		Wednesday	8:30 - 4:00		8:30 - 4:00
		Thursday	8:30 - 4:00		8:30 - 4:00
402-254-2488		Friday	8:30 - 4:00		8:30 - 4:00
Census Tract # 9771		Saturday	Closed		Closed

		South Yankton Branch Hours			
			Lobby		
89821 Hwy 81		Monday	8:00 - 12:00		1:00 - 3:30
Yankton, SD 57078		Tuesday	8:00 - 12:00		1:00 - 3:30
		Wednesday	8:00 - 12:00		1:00 - 3:30
402-667-2006		Thursday	8:00 - 12:00		1:00 - 3:30
Census Tract # 9771		Friday	8:00 - 12:00		1:00 - 3:30
		Saturday	Closed		

**Log on to [fandmstatebank.com](http://fandmstatebank.com) for 24-Hour Banker Service**

Feb-24

## ATM LOCATIONS

### BLOOMFIELD ATM

103 E Main St

Bloomfield, NE 68718

### CROFTON ATM

Lewis & Clark Mini Mart

89001 Hwy 121

Crofton, NE 68730

### HARTINGTON ATM

203 S Robinson

Hartington, NE 68739

### NIOBRARA ATM

25410 Park Ave

Niobrara, NE 68760

### SOUTH YANKTON ATM

89821 Hwy 81

South Yankton, NE 57078



*Farmers & Merchants  
State Bank*

**TYPES OF ACCOUNTS**

FREE CHECKING  
REGULAR CHECKING  
NOW CHECKING  
SUPER NOW CHECKING  
LOC CHECKING

KIDS CLUB SAVINGS  
REGULAR SAVINGS  
CENTURY SAVINGS  
BUSINESS SAVINGS  
BUSINESS CHECKING

**TIME CERTIFICATES OF DEPOSIT**

Varying maturities are available

IRA's are available

Substantial penalty for early withdrawal on all Certificate of Deposits

**FEE SCHEDULE**

\*Overdraft Item Fee of \$30.00 per item will be applied to overdrafts created by checks, In Person Teller Withdrawal, ATM Withdrawal: or other electronic means such as: ACH, POS, Pre-Authorized Loan payments, Home or Internet Banking Bill Payments and Transfers, and Telephone Transfers. The Bank has established a de minimis overdraft threshold of \$5.00 on checking accounts. Should a transaction overdraw your account in the amount of \$5.00 or less, no overdraft fee will be assessed.

\*\* A Return Item Fee of \$30.00 per item applies to any item that was returned due to non-sufficient funds in your account. Multiple Return Item Fees may be charged on the same item if the item is re-presented for payment on different business days.

*OVERDRAFT ITEM FEE.....	\$30.00 PER ITEM
**RETURN ITEM FEE.....	\$30.00 PER ITEM
CASHIER'S CHECKS.....	\$5.00 PER CHECK
STOP PAYMENTS/WATCHES.....	\$25.00 PER ITEM
GARNISHMENT/LEVY ON ACCOUNT.....	\$50.00 PER ITEM
OUTGOING WIRES.....	\$20.00 PER WIRE
INCOMING WIRES.....	\$10.00 PER WIRE
RESEARCH FEE w ½ hr minimum.....	\$30.00 PER HOUR
PRINTING FEE FOR RESEARCH.....	\$1.50 PER PAGE
PRINT HISTORY ON ACCOUNT.....	\$5.00

**NOTE:** ADDITIONAL DISCLOSURES FOR YOUR ACCOUNT ARE INCLUDED ELSEWHERE IN THIS FOLDER

BLOOMFIELD – 402-373-4321      CENTER – 402-288-4242      CROFTON – 402-388-4344  
HARTINGTON -402-254-2488      NIOBRARA – 402-857-3344      SOUTH YANKTON – 402-667-2006

**Member FDIC Effective 01/01/2024**

**ATM CARD & VISA CHECK CARD CHARGES**

LOST CARD ..... \$10.00 PER CARD  
DAMAGED CARD ..... \$10.00 PER CARD  
WITHDRAWALS, INQUIRES, DEPOSITS OR TRANSFERS AT F&M STATE BANK TERMINALS OR CIRCLE ONE  
TERMINALS ..... NO CHARGE

**FOREIGN ATM TERMINALS USAGE FEE**

WITHDRAWALS ..... \$1.50  
DEPOSITS ..... \$1.00  
TRANSFERS ..... \$1.00  
INQUIRES ..... \$1.00

**SAFE DEPOSIT BOXES**

All box sizes may not be available at each location.  
If both keys are lost and a new lock must be installed, \$100.00 will be charged.

Box Size	Annual Box Rent
2X5X16	\$14
2X5X24	\$16
3X5X14	\$15
3X5X22	\$20
3X5X24	\$20
3X10X14	\$24
3X10X22	\$30
3X10X24	\$30
3X11X24	\$30
4X5X24	\$25
5X5X14	\$20
5X5X24	\$25
5X10X22	\$40
5X10X24	\$40
10X10X24	\$55