

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.

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

- Farm Loans
- Consumer Loans
- NIFA Loans
- Energy Loans
- Lease Participations
- Farm Real Estate Loans

Card Products

- Credit Cards
- Debit Cards

Other

- Online and Mobile Banking Platforms
- Safe Deposit Box

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

Small Business and Commercial

Checking

Business Checking

Savings

Business Savings

Loan Accounts

Commercial
Farm and Commercial Real Estate Loans
Small Business

Treasury Services

ACH
Wire Transfers

Card Products

Business Debit Card

Other

Online and Mobile Banking Platforms
Safe Deposit Box

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Section 4 – Branch Services



*Farmers & Merchants
State Bank*

TYPES OF ACCOUNTS

FREE CHECKING-INTEREST CHECKING-BUSINESS CHECKING

BASIC SAVINGS-MONEY MARKET-BUSINESS SAVINGS

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 (max 5 per day) 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. We will not charge you this fee if your ledger balance is overdrawn by \$30.00 or less.

** A Return Item Fee of \$30.00 per item (max 5 per day) 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/MAX 5 DAY
**RETURN ITEM FEE.....	\$30.00/MAX 5 DAY
CASHIER'S CHECKS.....	\$5.00 PER CHECK
DORMANT ACCOUNT FEE-PER MONTH.....	\$5.00
STOP PAYMENTS.....	\$30.00 PER CHECK
GARNISHMENT/LEVY ON ACCOUNT.....	\$50.00 PER ITEM
ONLINE BANKING.....	NO CHARGE
MOBILE BANKING.....	NO CHARGE
BILL PAY.....	NO CHARGE
WIRE TRANSFER FEES	
OUTGOING	
DOMESTIC.....	\$20.00
INTERNATIONAL.....	\$50.00
INCOMING	
DOMESTIC.....	\$10.00
INTERNATIONAL.....	\$50.00
RESEARCH FEE	
PER HOUR, INCLUDING ACCOUNT RECONCILIATION.....	\$35.00
PER PAGE.....	\$1.00
STATEMENTS	
ELECTRONIC STATEMENT.....	NO CHARGE
PAPER STATEMENT.....	NO CHARGE

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

ATM CARD & VISA CHECK CARD

LOST CARD \$FREE
DAMAGED CARD \$FREE
WITHDRAWALS, INQUIRES, DEPOSITS OR TRANSFERS
AT F&M STATE BANK TERMINALS
OR CIRCLE ONE TERMINALS \$FREE

FOREIGN ATM TERMINALS USAGE FEE

WITHDRAWALS \$FREE
TRANSFERS \$FREE
INQUIRES \$FREE

SAFE DEPOSIT BOXES

All box sizes may not be available at each location.

Drilling Fee.....\$200.00
Late Payment fee – per box per month.....\$5.00
Lost key fee\$25.00

Box Size	Annual Box Rent
2X5X16	\$25
2X5X24	\$25
3X5X14	\$25
3X5X22	\$25
3X5X24	\$25
3X10X14	\$30
3X10X22	\$30
3X10X24	\$30
3X11X24	\$30
4X5X24	\$25
5X5X14	\$30
5X5X24	\$30
5X10X22	\$45
5X10X24	\$45
10X10X24	\$65

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 01/22/2025

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