

## CONVENIENCE SERVICES

**Internet Banking** -24-hour access to your accounts 7 days a week. Discover the difference of "real-time" internet banking. **(No charge)**

**Check Imaging** - View your cancelled checks online with Internet Banking. **(No charge)**

**Bill Payment** - Easy ... Safe ... Secure ... **(No Charge if you use it monthly.)**

**VISA® Debit Check Card** - *(Not a credit card)*  
No need to write a check. Transactions are deducted from your checking account automatically.

**ATM Cards**-Cash is just an ATM card away. ATMs give you a convenient way to get cash in town, across the country, and around the world.

**Overdraft Protection**-You will only be charged a nominal fee per day for each day overdraft protection is actually used, no matter how many checks are charged against your account that day.

**Direct Deposit**-Just furnish your payroll department at your work place with the appropriate information regarding your account. For government check deposits, stop by our office and fill out our form.

**Drive-Thru Window**-No need to come inside.

**Safe Deposit Boxes** -Rented on an annual basis.

**U.S. Savings Bonds** - Liquidity...Safety...Ease of Purchase...Tax Advantage...Finance Education.

**Travelers' Cheques** - Don't travel without them.

**Gift Checks**-Great to give as gifts. Cash them any where you cash Travelers' Cheques. Available in \$25, \$50, or \$100 amounts. A small fee applies per check.

**Money Orders**-Use when regular checks are not accepted.

**Visa Credit Card** -enjoy special benefits.  
Check your account balance from the Visa® link on our website.

## ELECTRONIC SERVICES

### VISA® DEBIT CHECK CARD

- Complete a Visa® Check Card Application.
- When you get your card use it for everyday purchases — you don't need to write a check
- Transactions are deducted from your checking account automatically.
- You will receive a receipt with every purchase to record your transaction — purchases will be listed on your monthly statement.
- It's also an ATM card, use it wherever you see the Visa® or Cirrus® network symbols, 24 hours a day, 7 days a week.

### INTERNET BANKING IN REAL-TIME

- Review your account balance and see your actual transaction history.
- Determine what checks have cleared.
- Transfer money between accounts.
- Access financial management tools.
- Personalize your selected features.
- View account summary, detail, and history.
- View your cancelled checks online.
- Schedule Recurring Transfers.
- E-mail Notifications and Alerts.

### BILL PAY

**No Envelopes...No Stamps...No Hassle**

#### Benefits and Features:

- Provides ease and convenience paying bills
- Set-up electronic payees easily.
- Shortens scheduling lead-time.
- Minimizes customer service issues.
- View pending and history payments
- Payee database
- Schedule payments
- Bill pay customer support
- Electronic bill payment registration.
- Schedule Recurring Payments.

## OTHER ACCOUNT FEES

The following fees apply to all of your accounts with us except Certificates of Deposit Accounts

Non-sufficient Funds	\$25.00 each
Research Fee	\$20.00 per hour
Accounts Reconciliation	\$20.00 per hour

The following fees apply to:

### NOW CHECKING AND SUPER NOW CHECKING ACCOUNTS

Stop-Payment (Regular Accounts). . \$25.00

Bill Pay Stop Payment. . . . . \$25.00

Special Statement. . . . . \$ 1.00 each

Check Return Charge. . . . . \$25.00 each

Photocopy of Original. . . . . \$ 2.50 each

Overdraft Protection. . . . . 9.50 each

Check Printing Price may vary depending on style

**FARMERS AND MECHANICS  
FEDERAL SAVINGS AND LOAN  
ASSOCIATION**

**HOME OFFICE**  
225 East Main Street  
Bloomfield, IN 47424  
(812) 384-4473

**BRANCH OFFICE**  
3535 West Third Street  
Bloomington, IN 47404



**FARMERS AND MECHANICS  
FEDERAL**

## Financial Products And Services

### HOME OFFICE

225 East Main Street  
Bloomfield, IN 47424  
(812) 384-4473

### BRANCH OFFICE

3535 West Third Street  
Bloomington, IN 47404  
(812) 332-4473

[www.farmersandmechanicsfederal.com](http://www.farmersandmechanicsfederal.com)

## DEPOSIT ACCOUNTS

### Now Checking— Interest-bearing account

- Initial minimum deposit (\$250.00)
- Monthly service charge (\$5.00/month) (waived as long as an average daily balance of at least \$500.00 is maintained or you have Direct Deposit).

### Super Now Checking—Interest-earning account earning a higher annual percentage yield

- Minimum initial deposit (\$2,500.00).
- Balance of (\$2,500.00) must be maintained to obtain the higher interest rate.
- Monthly service charge of \$5.00/month (waived as long as an average daily balance of at least \$500.00 is maintained or you have Direct Deposit).

### Christmas Club—Interest-earning account

- Minimum initial deposit (\$1.00) and no withdrawals.
- Funds will be paid out in October.

### Passbook Savings—Interest-bearing account

- Minimum initial deposit (\$10.00).
- Passbook required to transact withdrawals.
- Minimum daily balance (\$10.00) must be maintained to obtain the disclosed annual percentage yield.
- Dormant account fee (\$2.00/year) on all dormant accounts.
- No limit to the number of withdrawals made in person , or by mail. Preauthorized transfers are limited to no more than six per month, of which only three may be by check to third parties. No internet banking transfers.

### Statement Savings—Interest credited monthly

- Minimum initial deposit (\$50.00).
- Tiered Rates. Minimum daily balance of \$1.00 required to obtain the disclosed annual percentage yield.
- Account fees of \$2.50 / month (waived on average daily balance of \$250.00 or more).
- No limit to the number of withdrawals made in person, or by mail. Preauthorized and internet banking transfers are limited to no more than six per month or statement cycle, of which only three may be by check to third parties.
- Monthly statement furnished.

### E-Account

- Same as Statement Savings except unlimited transfers.
- Compliance Regulations permit personal accounts only.

### 18 Month IRA Certificate of Deposit

- Minimum initial deposit (\$100.00) required to open account.
- Additional deposits are accepted at any time.
- Account automatically renews.
- \*Penalty applies to early withdrawal.

## CERTIFICATES OF DEPOSIT

### 91 Day Certificate of Deposit—Interest-earning account with a fixed rate and fixed term

- Minimum initial deposit of \$7,500 required to obtain the annual percentage rate.
- Interest credited to the account at maturity.
- Account automatically renews.
- \*Penalty applies to early withdrawal.

### 182 Day Certificate of Deposit—Interest-earning account with a fixed rate and fixed term

- Minimum initial deposit of \$5,000.
- Minimum daily balance of \$5,000 required to obtain annual percentage yield.
- No additional deposits allowed during term of certificate.
- Account automatically renews.
- \*Penalty applies to early withdrawal.

### One-Year Certificate of Deposit—Interest-earning account with a fixed rate and fixed term

- Minimum initial deposit of \$2,500. No additional deposits allowed during the term of the certificate.
- Minimum daily balance of \$2,500 to obtain annual percentage yield.
- Account automatically renews.
- \*Penalty applies to early withdrawal.

### 30 Month Certificate of Deposit—Interest-earning account with a fixed rate and fixed term

- Minimum initial deposit ( \$500.00).
- Minimum daily balance ( \$500.00) to obtain the disclosed annual percentage yield.
- No additional deposits allowed during the term of the certificate.
- \*Penalty applies to early withdrawal.

\*Withdrawals made on any of the principal before the maturity date are subject to penalty and will reduce earnings.

Each Depositor Insured to \$100,000



Deposit Insurance Corporation

## CERTIFICATES OF DEPOSIT

### Four Year Certificate of Deposit—Interest earning account with a fixed rate and fixed term

- Minimum initial deposit (\$500.00).
- Minimum daily balance of \$500.00 to obtain the annual percentage yield.
- No additional deposits allowed during the term of the certificate.
- Account automatically renews.
- \*Penalty applies to early withdrawals.

### Six Year Certificate of Deposit—Interest-earning account with a fixed rate and fixed term

- Minimum initial deposit (\$500.00).
- Minimum daily balance (\$500.00) to obtain the disclosed annual percentage yield.
- No additional deposits allowed during the term of the certificate.
- Account automatically renews.
- \*Penalty applies to early withdrawals.

### 10 Year Certificate of Deposit—Interest-earning account with fixed rate and fixed term

- Minimum initial deposit (\$500.00).
- Minimum daily balance ( \$500.00) to obtain the disclosed annual percentage yield.
- No additional deposits during the term of the certificate.
- Account automatically renews.
- \*Penalty applies to early withdrawals.

### Jumbo Certificate of Deposit—Interest-earning account with fixed rate and fixed term

- Minimum initial deposit of \$100,000.00.
- Minimum daily balance of \$100,000.00 to obtain the disclosed annual percentage yield.
- No additional deposits allowed.
- Interest is paid monthly or at maturity.
- Account will not automatically renew. There is no grace period following the maturity of the account. If you do not renew the account, your deposit will be converted and earn interest, to either a Money Market Deposit Account or a Super NOW account as determined by your eligibility to hold such an account by Federal Regulations.
- \*Penalty applies to early withdrawals.

\*Withdrawals made on any of the principal before the maturity date are subject to penalty and will reduce earnings.

**A FULL DISCLOSURE OF OUR PRODUCTS AND SERVICES IS GIVEN UPON APPLICATION.**

## LOANS

**Farmers and Mechanics Federal Savings and Loan Association** has specialized in making mortgage loans since we were originally established in 1892. You will find we are responsive to your personal financing needs. Obtaining a loan from us will be a painless but memorable experience both now and in the future as we are accustomed to serving our customers for the duration of their loan and beyond. Maintaining personal contact with our customers is just one of the reasons we attempt to retain our loans rather than sell them off as a majority of lending institutions appear to do. We honestly care about you and your future as well as satisfying your financial needs. The following is a brief listing of our lending services.

### First Mortgage Loans

We offer both fixed and adjustable rate mortgages with terms of up to 30 years for the purchase or refinance of a new or existing home. We will work with you to customize a mortgage tailored to your financial needs.

### Second Mortgage Loans

Perhaps you have a first mortgage with us and are comfortable with its terms and do not wish to disturb its rate or maturity. Chances are good we will be able to customize a second mortgage with repayments which will suit your needs and not cause undo hardships to you in the future.

### Home Equity Loans

Many of our customers have asked for a revolving loan where they may borrow up to a fixed amount using their home equity. Thus our Home Equity Loan was developed to accommodate this need. Our popular Home Equity Loan offers a flexible repayment schedule suited to your own personal budget.

### Home Mortgage Construction Loans

Building a new home? Most likely we have a six-month construction loan to fit your needs. This loan provides draws as construction proceeds and allows you to pay interest monthly only on the outstanding balance. The construction loan can be converted to a longer term mortgage loan upon completion.

### Consumer Loans

Personal and auto loans are also available for those special events that require additional financing from time to time.

