



# First Farmers & Merchants

We believe in you.<sup>SM</sup>  
Member FDIC. And the community.

BANK

## Commercial Checking Accounts

We have created our business checking accounts to fit your business needs.

We invite you to look over the checking accounts and select the one that's right for you.

If you would like to ask any questions about our checking account options, Online Banking for businesses, or any of our products or services, just talk to one of our Customer Service Representatives.

	Small Business Checking	Business Checking	Business Interest Checking
<b>Opening Deposit</b>	\$ 50.00	\$50.00	\$50.00
<b>Balance to avoid a fee</b>	No Minimum Daily Balance	No Minimum Daily Balance	No Minimum Daily Balance
<b>Monthly Fee</b>	No Monthly Maintenance Fee*	\$10 Monthly Maintenance Fee	\$10 Monthly Maintenance Fee
<b>Item Fee</b>	*A \$10 monthly maintenance fee will be applied if account exceeds 25 checks paid per month. If either more than 25 checks are paid or more than 25 items are deposited, the following fees apply: \$.10 per check paid \$.10 per transit item deposited	\$.10 per check paid \$.10 per transit item deposited	\$.10 per check paid \$.10 per transit item deposited
<b>Statements</b>	No fee for e-statements \$5.00 monthly fee for paper statements	No fee for e-statements \$5.00 monthly fee for paper statements	No fee for e-statements \$5.00 monthly fee for paper statements
<b>Interest</b>	N/A	N/A	*Tiered Interest Rates
<b>Checks</b>	Fees Vary	Fees Vary	Fees Vary
<b>Account features</b>	24-Hour Mobile Banking Free Online Banking No Monthly Fee Business Cash & Check Cards <sup>3</sup> <i>Ready Check</i> Business Line of Credit <sup>3</sup>	24-Hour Mobile Banking Free Online Banking No Monthly Fee Business Cash & Check Cards <sup>3</sup> <i>Ready Check</i> Business Line of Credit <sup>3</sup>	24-Hour Mobile Banking Free Online Banking No Monthly Fee Business Cash & Check Cards <sup>3</sup> <i>Ready Check</i> Business Line of Credit <sup>3</sup>

*Daily Balance	Interest Rate	Annual Percentage Yield (APY)
\$2,499.99 or less	.05%	.05%
\$2,500 - \$9,999.99	.10%	.10%
\$10,000 - \$24,999.99	.20%	.20%
\$25,000 - \$49,999.99	.30%	.30%
\$50,000 - \$99,999.99	.40%	.40%
\$100,000 or more	.50%	.50%

Fees may reduce earnings on account

Rates are effective as of 06/07/2023 and may change without notice Rates are based on the daily balance method

<sup>2</sup>The earnings credit will be calculated by applying the periodic rate of 1.000% to the investable balance in the account for each monthly statement cycle. If the amount of credit exceeds the amount of these fees, you will not receive any credit for the difference investable Balance: The investable balance is calculated by subtracting a 10% reserve requirement from the average available balance of the period. The earnings credit back percentage is then calculated on this amount and divided by the number of days in the period. The period we use is the monthly statement cycle.

<sup>3</sup>Subject to credit approval and some fees may apply

Member

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



FDIC 06/07/23