

EverFi@Work

brought to you by F&M Bank

Empowering American Consumers To Make Informed Financial Decisions



EverFi is the nation's leading education technology company delivering learning platforms in the financial literacy space. Our products are used in more than 3,500 high schools, universities, and organizations across the US, in partnership with local and national banks, such as F&M Bank. In 2011, EverFi expanded its offerings to bring the latest in new-media financial literacy education to the adult audience. EverFi@Work™ focuses on the financial issues facing today's consumer, from overdraft protection and insurance to mortgages, refinancing, and saving for college.

F&M Bank is reaching out to your Community Based Organization to offer your clients access to the EverFi@Work program free of charge. We believe that this program can help our community prosper when used by organizations such as yours to better the financial literacy of the adults of the Shenandoah Valley. Please consider partnering with F&M Bank on this critical issue by offering EverFi@Work to your clients.

The Educational Experience

EverFi@Work™ features eight modules covering such critical topics as mortgages, taxes, overdraft protection, identity protection, 401K, savings, and investments. Interactive lessons focus on skill building, from choosing the right insurance plan to building good credit.

Robust tools allow users to analyze and make dynamic decisions about their finances and mortgage repayment options. Real-time polling allows them to compare their attitudes and behaviors to other consumers. Users can log into the platform from our website and select the topics that matter to them most.

1 in 7

Americans
carries 10 or
more credit
cards

50%

have less than
one month's
income saved for
a rainy day

The average
credit card debt
per cardholder is

\$5100

Your money. Your community. Your bank.

www.fmbankva.com 

EVERFI IS THE LEADING EDUCATION TECHNOLOGY PLATFORM TO
TEACH, ASSESS, AND CERTIFY STUDENTS IN CRITICAL LIFE SKILLS.



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Instructions for using EverFi@Work

Instructions to register for new accounts are as follows:

1. Go to <http://atwork.everfi.net/fmbank/login>
2. Click "Sign up today"
3. Follow the prompts and click "Create Account" to get started!

The course takes approximately 2 hours from start to finish, but your work is saved during the course, so you will have the ability to log out if you run out of time and return to where you left off at a later date.

About F&M Bank

Farmers & Merchants Bank is proud to be an independent community bank. The bank was chartered on April 15, 1908, as a state chartered bank in Timberville, VA and is the oldest banking business native to Rockingham County, VA.

We serve the Shenandoah Valley with nine conveniently located full-service branches, a network of ATM's, and a wide variety of financial services including banking, investments, and insurance products. Both individuals and businesses find that our professional staff and up to date equipment provide the kind of responsive, knowledgeable, and reliable service that only a progressive community bank can.

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TOPICS INCLUDE:

- Savings & Investing
- Mortgages
- Insurance & taxes
- Overdraft
- Payment Types & Credit Cards
- Credit Scores & Reports
- Insurance & Taxes
- Student Loan Management & Financing
- Identity Protection

