



# Welcome



## THANK YOU FOR OPENING AN ACCOUNT WITH F&M BANK

We're thrilled you've joined our community. Now, let's make sure you have the access you need. In this packet you'll learn more about how to access your accounts, our growing list of today's best financial tools, and more about our locally owned company.

## WE PROVIDE FLEXIBLE FINANCIAL SOLUTIONS

We want your banking experience to be easy. Did you know we offer a variety of digital solutions so that you can do your banking anywhere, anytime? An online and mobile banking handout with more detail is enclosed for your convenience.

## WE MAKE THE COMMUNITIES WE SERVE BETTER

Our commitment to philanthropy allows our customers and team to live a better life and pursue a brighter future right here in the community we know and love. You'll often see our employees out and about at events or volunteering.

Our branches also host free document shredding and customer appreciation events throughout the year. Stay up to date on our civic outreach by following us on social media or visiting our blog for news and events.

## WE ADD FUN TO BANKING

Associates across our bank, mortgage, and financial services divisions bring enthusiasm to the workplace each day, and while we work hard, we make time to celebrate accomplishments, and provide a workplace where family and community come first.

You are an important part of the F&M Bank family, and if we can support your financial goals in any way, please don't hesitate to contact a banker by phone, email or message. In the near future, an associate will check in on how things are going with you and you may receive a short survey about your experience.

Once again, thank you for choosing us as your financial institution. We value your business!

Sincerely,

***Your F&M Team***



# First Things First



## Welcome to F&M Bank!

We're thrilled you've joined the F&M Community! We want your banking experience to be easy; let's make sure you have access to all the banking tools you need.

## Can you see your accounts?

Enroll in F&M Online Banking and download F&M Mobile today to have 24/7 access to your banking information and transactions. Find us on your preferred App Store by searching **F&M Bank-VA**.

## Missing something?

Contact your local F&M Branch or sign into F&M Online or Mobile Banking to chat with an F&M Bank support representative.

## Have you swiped your card?

Your card should now be active if you opened your account in an F&M Branch location. If you opened your account online and don't receive your debit card within 7-10 business days, please call (540) 896-8941 or request a card replacement with the F&M Mobile Banking app.

**Next, take advantage of our digital suite to get the most of your banking experience.**



### Card Management

Set alerts for travel and transaction amounts, switch your card on/off, even order a new card at the toggle of a button.



### Mobile Wallet

Now the ease of your F&M Bank Visa card is right on your phone. Make payments easily.



### Squirrel PFM

Budget like you mean it with Squirrel PFM. This small, but mighty, platform helps you reach budgeting goals.



### Make a Loan Payment

Stay up-to-date on your F&M loan by making payments through mobile or online banking!



### Mobile Deposit

Deposit checks securely and easily where ever your day takes you.



### Zelle

Pay your friends for covering lunch, or send money to your college student with a few steps.



### Account to Account Transfer

Easily transfer funds between your accounts at different financial institutions.

## LEARN MORE ABOUT YOUR ACCOUNT

[www.fmbankva.com/welcome-to-fm-bank](http://www.fmbankva.com/welcome-to-fm-bank)





# Stay Connected



Search for: [fmbankva](#)



(540) 896-8941  
[info@fmbankva.com](mailto:info@fmbankva.com)

## ABOUT F&M

Founded in 1908 as a community venture to serve the farmers and merchants of rural and urban Virginia, today F&M Bank remains more committed than ever to the success of the agricultural industry, small business ventures, and the nonprofit sector.

We support you with a robust digital banking suite, full-service branches, and essential services like mortgage loans, title services, wealth management, business banking, and agricultural lending. With philanthropic efforts totaling over \$300,000 annually and a spirit of volunteerism, we are dedicated to a bright future right here where we all live, work, and play.

## CONTACT US



Online at [www.fmbankva.com/contact](http://www.fmbankva.com/contact)



Chat with us on your mobile app or online banking



Visit your local branch. Find one near you at [www.fmbankva.com/locations](http://www.fmbankva.com/locations)

## LEARN MORE ABOUT YOUR ACCOUNT

