



FMS 5 MONTH FLEX CD

FMS BANK
MAIN BANK
520 SHERMAN STREET
FORT MORGAN, CO 80701

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Interest Rates and Annual Percentage Yields are current as of 11-15-2018.
For current rate information call (970) 867-3319.

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Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.51% with an annual percentage yield of 0.51%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 5 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited to the account at maturity.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum average daily balance of \$5,000.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$5,000.00 to open this account. You may make an unlimited number of deposits into your account. The minimum amount you can deposit is \$500.00. You may make unlimited partial withdrawals from the principal. The minimum amount you can withdraw is \$500.00. We reserve the right at any time to require not less than seven days notice in writing before any withdrawal from an interest-bearing account. You cannot withdraw interest from your account before maturity. Deposits and withdrawals must be made in person, by mail, or by speaking directly with a bank representative.

Account Information: Your account will mature in 5 months. If ever the balance of the certificate of deposit is below the minimum balance of \$5,000.00, a penalty of 60 days of interest will be imposed and the certificate of deposit will be closed. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw the entire balance without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Effect on Maturity. The maturity date for this account will remain the same after additional deposits.

Additional Terms. We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum initial deposit as a withdrawal of the entire account balance and calculate the amount of penalty accordingly.

Member
FDIC