

# BUSINESS BANKING



## OFFICE LOCATIONS

**Main – Long Beach**  
302 Pine Ave.  
Long Beach, CA 90802  
(562) 437-0011

**Belmont Shore\***  
4827 E. 2nd St.  
Long Beach, CA 90803  
(562) 621-1430

**Bixby Knolls\***  
4545 California Ave.  
Long Beach, CA 90807  
(562) 984-3600

**Corona del Mar\***  
2421 E. Coast Hwy.  
Corona del Mar, CA 92625  
(949) 723-1804

**Downey\***  
9001 Firestone Blvd.  
Downey, CA 90241  
(562) 334-1836

**East Long Beach**  
3140 E. Anaheim St.  
Long Beach, CA 90804  
(562) 621-1400

**Fullerton\***  
315 N. Harbor Blvd.  
Fullerton, CA 92832  
(714) 578-1945

**Garden Grove\***  
10422 Garden Grove Blvd.  
Garden Grove, CA 92843  
(714) 590-3880

**Huntington Beach\***  
7125 Yorktown Ave.  
Huntington Beach, CA 92648  
(714) 465-3131

**Laguna Hills\***  
24300 Paseo de Valencia  
Laguna Hills, CA 92653  
(949) 340-3150

**Lake Forest\***  
23772 Rockfield Blvd.  
Lake Forest, CA 92630  
(949) 460-7900

**Lakewood\***  
5101 Lakewood Blvd.  
Lakewood, CA 90712  
(562) 602-8378

**Los Altos\***  
2302 Bellflower Blvd.  
Long Beach, CA 90815  
(562) 799-7271

**Memorial Hospital**  
2801 Atlantic Ave.  
Long Beach, CA 90806  
(562) 989-7862

**Newport Beach**  
4695 MacArthur Ct., Ste. 130  
Newport Beach, CA 92660  
(949) 241-8280

**Orange\***  
1220 E. Katella Ave.  
Orange, CA 92867  
(714) 288-8450

**Redondo Beach**  
1304 S. Pacific Coast Hwy.  
Redondo Beach, CA 90277  
(310) 802-7560

**Rolling Hills Estates\***  
27525 Indian Peak Rd.  
Rolling Hills Estates, CA 90274  
(310) 491-1711

**Rossmoor\***  
12535 Seal Beach Blvd.  
Seal Beach, CA 90740  
(562) 799-2002

**San Clemente\***  
621 N. El Camino Real  
San Clemente, CA 92672  
(949) 373-2470

**San Juan Capistrano\***  
31873 Del Obispo St.  
San Juan Capistrano, CA 92675  
(949) 488-8550

**Santa Ana**  
1750 E. 17th St.  
Santa Ana, CA 92705  
(714) 564-1750

**Santa Barbara**  
**OPENING 2018**  
33 E. Carrillo St.  
Santa Barbara, CA 93101

**Torrance\***  
22400 Hawthorne Blvd.  
Torrance, CA 90505  
(310) 265-3200

**Tustin\***  
2691 Park Ave.  
Tustin, CA 92782  
(714) 824-3070

## SPECIALIZED CLIENT SERVICES

**Healthcare Client Services**  
2801 Atlantic Ave.  
Long Beach, CA 90806  
(562) 989-7862

**Religious Client Services**  
12535 Seal Beach Blvd.  
Seal Beach, CA 90740  
(562) 344-4070

**Home Loan Center**  
12515 Seal Beach Blvd.  
Seal Beach, CA 90740  
(866) 649-3863

Extended Friday hours

\*Open Saturdays from 9:00 am to 12:00 pm

Member FDIC • FMB.com • FM 337 • REV. 6/18



**F&M Farmers & Merchants Bank®**  
*California's Strongest, since 1907.*

Member FDIC • FMB.com





## F&M BUSINESS BANKING OPTIONS

All F&M Business Checking and Savings accounts feature Free Business Online Banking, Free Mobile Banking<sup>2</sup>, Free Mobile Check Deposit<sup>2</sup> and Free eStatements & eNotices.

	<b>BUSINESS CHECKING</b> Non-Analyzed <sup>3</sup>	<b>BUSINESS CHECKING</b> Analyzed
<b>Description</b>	A simple non-interest bearing checking account with unlimited check writing, deposits and transactions.	A checking account with unlimited check writing and a monthly statement for businesses with high transaction volumes or advanced service needs.
<b>Minimum Opening Balance</b>	\$200	\$200
<b>Account Fees</b>	<ul style="list-style-type: none"> <li>✓ \$20 Minimum Balance Fee Per Month Applies if the Balance in the Account Falls Below \$5,000 Any Day of the Statement Cycle</li> <li>✓ A Per Check/Withdrawal Fee of \$0.40 for Each Debit Transaction (Withdrawal, Check, Automatic Transfer or Payment) will be Imposed after the First 300 Debit Transactions, Per Statement Cycle</li> <li>✓ A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements</li> <li>✓ \$15 Early Closure Fee Applies if the Account is Closed within 90 Days of the Opening Date</li> </ul>	<ul style="list-style-type: none"> <li>✓ \$25 Maintenance Fee Per Month Applies for All Accounts Under the Same Analyzed Group in Addition to Service Fees According to the Account Analysis Schedule of Fees Provided at Account Opening</li> <li>✓ Earnings Service Credit can Offset Accumulated Expenses Associated with Bank Services, Account Transactions and Currency Fees</li> <li>✓ A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements</li> <li>✓ \$15 Early Closure Fee Applies if the Account is Closed Within 90 Days of the Opening Date</li> </ul>
<b>Account Features/Options</b>	<ul style="list-style-type: none"> <li>✓ Cash Manager</li> <li>✓ Bill Pay</li> <li>✓ Free Mastercard® Business Debit Card<sup>1</sup></li> <li>✓ Free Debit Card Alerts<sup>2</sup></li> <li>✓ Combined Monthly Statements</li> <li>✓ Check Images Included with Monthly Statement</li> </ul>	<ul style="list-style-type: none"> <li>✓ Cash Manager</li> <li>✓ Bill Pay</li> <li>✓ Free Mastercard® Business Debit Card<sup>1</sup></li> <li>✓ Free Debit Card Alerts<sup>2</sup></li> <li>✓ Combined Monthly Statements</li> <li>✓ Check Images Included with Monthly Statement</li> </ul>

**Some account features and benefits may be subject to separate application, agreement, and/or approval. Terms and Conditions may apply. Account features and benefits are subject to change with or without notice. For additional details, please refer to Services & Fees located at [fmb.com/fees](http://fmb.com/fees), or the agreement and disclosures provided at the time of account opening, or ask our office staff.**

1. Other financial institutions and ATM operators may charge an additional surcharge fee for use of their ATM, which is disclosed and debited at the time of your transaction. 2. F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service. 3. An account originally opened as non-analyzed may be subsequently analyzed at the Bank's discretion and service charged accordingly. 4. Up to six transfers or withdrawals are allowed per month to another account of the depositor or to a third party by means of a pre-authorized, automatic or telephonic transfer or by check, draft, debit card, ATM card, or similar order payable to third parties. Exceeding these limitations may result in the closure of your account or the transfer of funds to another qualified account type.



## F&M BUSINESS BANKING OPTIONS

All F&M Business Checking and Savings accounts feature Free Business Online Banking, Free Mobile Banking<sup>2</sup>, Free Mobile Check Deposit<sup>2</sup> and Free eStatements & eNotices.

	BUSINESS INTEREST ON CHECKING <sup>3</sup>	BUSINESS MARKET RATE SAVINGS
<b>Description</b>	A simple interest bearing, non-analyzed account, great for sole proprietors and non-profit organizations, with unlimited check writing, deposits and transactions. <sup>1</sup>	An account that allows easy access to excess funds and pays a competitive rate of interest.
<b>Minimum Opening Balance</b>	\$200	\$200
<b>Account Fees</b>	<ul style="list-style-type: none"> <li>✓ \$25 Minimum Balance Fee Per Month Applies if the Balance in the Account Falls Below \$6,000 Any Day of the Statement Cycle</li> <li>✓ A Per Check/Withdrawal Fee of \$0.40 for Each Debit Transaction (Withdrawal, Check, Automatic Transfer or Payment) will be Imposed after the First 300 Debit Transactions, Per Statement Cycle</li> <li>✓ A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements</li> <li>✓ \$15 Early Closure Fee Applies if the Account is Closed Within 90 Days of the Opening Date</li> </ul>	<ul style="list-style-type: none"> <li>✓ \$15 Minimum Balance Fee Per Quarter Applies if the Average Daily Balance for the Quarter Falls Below \$1,000</li> <li>✓ \$3 Per Check/Withdrawal Fee Per Transaction on Withdrawals Exceeding 6 Per Quarter (Withdrawal, Check, Automatic Transfer or Payment) Applies if the Balance in the Account Falls Below \$1,000 Any Day of the Quarter</li> <li>✓ A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements</li> <li>✓ \$15 Early Closure Fee Applies if the Account is Closed Within 12 Months of the Opening Date</li> </ul>
<b>Account Features/Options</b>	<ul style="list-style-type: none"> <li>✓ Competitive Variable Interest Rate; Interest Accrues Daily and is Credited to the Account Monthly</li> <li>✓ Cash Manager</li> <li>✓ Bill Pay</li> <li>✓ Free Mastercard® Business Debit Card<sup>1</sup></li> <li>✓ Free Debit Card Alerts<sup>2</sup></li> <li>✓ Combined Monthly Statements</li> <li>✓ Check Images Included with Monthly Statement</li> </ul>	<ul style="list-style-type: none"> <li>✓ Competitive Variable Interest Rate; Interest Accrues Daily and is Paid to the Account Quarterly</li> <li>✓ Interest Rate Structure is Tiered Based on Daily Balance Maintained</li> <li>✓ Limited Withdrawal Privileges<sup>4</sup></li> <li>✓ Free Mastercard® Business Debit Card<sup>1</sup> When Linked to an F&amp;M Checking Account</li> <li>✓ Combined Monthly Statements or a Quarterly Savings-Only Statement</li> </ul>

**Some account features and benefits may be subject to separate application, agreement, and/or approval. Terms and Conditions may apply. Account features and benefits are subject to change with or without notice. For additional details, please refer to Services & Fees located at [fmb.com/fees](http://fmb.com/fees), or the agreement and disclosures provided at the time of account opening, or ask our office staff.**

1. Other financial institutions and ATM operators may charge an additional surcharge fee for use of their ATM, which is disclosed and debited at the time of your transaction. 2. F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service. 3. An account originally opened as non-analyzed may be subsequently analyzed at the Bank's discretion and service charged accordingly. 4. Up to six transfers or withdrawals are allowed per month to another account of the depositor or to a third party by means of a pre-authorized, automatic or telephonic transfer or by check, draft, debit card, ATM card, or similar order payable to third parties. Exceeding these limitations may result in the closure of your account or the transfer of funds to another qualified account type.



## F&M BUSINESS BANKING OPTIONS

All F&M Business Checking and Savings accounts feature Free Business Online Banking, Free Mobile Banking<sup>2</sup>, Free Mobile Check Deposit<sup>2</sup> and Free eStatements & eNotices.

	BUSINESS MARKET RATE MONEY MARKET	CERTIFICATES OF DEPOSIT (CDs)
<b>Description</b>	A limited transaction account that earns a competitive interest rate, allowing you to keep your funds liquid and secure.	Gain a better return, determine the term of your investment and select how interest payments are to be made.
<b>Minimum Opening Balance</b>	\$200	\$1,000
<b>Account Fees</b>	<ul style="list-style-type: none"> <li>✓ \$15 Minimum Balance Fee Per Month Applies if the Balance in the Account Falls Below \$4,000 Any Day of the Statement Cycle</li> <li>✓ A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements</li> <li>✓ \$15 Early Closure Fee Applies if the Account is Closed Within 90 Days of the Opening Date</li> </ul>	<ul style="list-style-type: none"> <li>✓ Early Withdrawal and Closure Penalties May Apply if Made Prior to the Maturity Date</li> </ul>
<b>Account Features/Options</b>	<ul style="list-style-type: none"> <li>✓ Competitive Variable Interest Rate; Interest Accrues Daily and is Paid to the Account Monthly</li> <li>✓ Interest Rate Structure is Tiered Based on Daily Balance Maintained</li> <li>✓ Limited Withdrawal Privileges<sup>4</sup></li> <li>✓ Check Images Included with Monthly Statement</li> <li>✓ Free Mastercard® Business Debit Card<sup>1</sup></li> <li>✓ Free Debit Card Alerts<sup>2</sup></li> <li>✓ Combined Monthly Statements</li> </ul>	<ul style="list-style-type: none"> <li>✓ Competitive Fixed Interest Rates; Interest Accrues Daily and is Paid to the Account, by Check or Deposited to Another F&amp;M Account Monthly, Quarterly, Annually or at Maturity</li> <li>✓ Interest Rate Structure is Tiered Based on Opening or Renewal Balance</li> <li>✓ Selection of Terms: 7 to 31 Days, 91 Days, 182 Days; or 12 – 23 Months, 24 – 35 Months, 36 – 47 Months, 48 Months, or 60 Months</li> <li>✓ Automatic Renewal at Maturity Unless Otherwise Stated</li> </ul>

**Some account features and benefits may be subject to separate application, agreement, and/or approval. Terms and Conditions may apply. Account features and benefits are subject to change with or without notice. For additional details, please refer to Services & Fees located at [fmb.com/fees](http://fmb.com/fees), or the agreement and disclosures provided at the time of account opening, or ask our office staff.**

1. Other financial institutions and ATM operators may charge an additional surcharge fee for use of their ATM, which is disclosed and debited at the time of your transaction. 2. F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service. 3. An account originally opened as non-analyzed may be subsequently analyzed at the Bank's discretion and service charged accordingly. 4. Up to six transfers or withdrawals are allowed per month to another account of the depositor or to a third party by means of a pre-authorized, automatic or telephonic transfer or by check, draft, debit card, ATM card, or similar order payable to third parties. Exceeding these limitations may result in the closure of your account or the transfer of funds to another qualified account type.

# ADDITIONAL BUSINESS BANKING PRODUCTS AND SERVICES

## ONLINE SOLUTIONS

### BUSINESS ONLINE BANKING AND BILL PAY

Manage your business finances securely from your computer or tablet. Access your accounts from your office or anywhere. Check balances, review and export history, transfer funds, pay bills, set up alerts, manage multiple accounts, and more.

### CASH MANAGER

F&M Bank's enhanced online banking platform is designed specifically for businesses offering services such as wire transfers, ACH origination<sup>1</sup>, managing multiple users, and paying taxes.

### MOBILE BANKING<sup>2</sup>

Pay bills, view balances, transfer funds, search history, and approve wires in dual control from our mobile app. Mobile Check Deposit securely submits your deposit for processing right from your mobile phone camera.

## CREDIT SOLUTIONS

### F&M BUSINESS VISA<sup>®</sup> CREDIT CARD<sup>3</sup>

F&M Business Credit Card has no annual or over-limit fees or minimum finance charges.

- ✓ F&M Points Rewards – Earn points for every dollar spent. Points can be redeemed for things such as travel, electronics, gifts cards, or statement credits
- ✓ F&M Credit Card Alerts - FREE notifications via text, phone or email to keep you informed of the status of your account<sup>2</sup>
- ✓ Chip and PIN enhanced security
- ✓ Use with Apple Pay<sup>®</sup>, Google Pay<sup>™</sup> and Samsung Pay<sup>4</sup>
- ✓ Visa Zero Liability fraud and dispute protection<sup>5</sup>
- ✓ Theft protection, travel emergency, auto rental insurance and purchase security
- ✓ Worldwide acceptance
- ✓ Annual Statement Summary
- ✓ Online Account Management
- ✓ 24-Hour Visa Card Member Services

### COMMERCIAL REAL ESTATE LOANS

F&M Bank is a relationship-oriented, experienced commercial lender, providing funds to business owners, builders, developers and investors. You get flexible, creative lending solutions with:

- ✓ No prepayment penalties
- ✓ No-point options
- ✓ Competitive rates and terms
- ✓ Fixed and variable products
- ✓ Flexible amortization schedules
- ✓ On-site decision-making for fast answers

Let us design a commercial loan for you:

- ✓ Property purchase and refinance
- ✓ Construction
- ✓ Lines of credit
- ✓ Inventory
- ✓ Working capital
- ✓ Equipment
- ✓ Accounts receivable
- ✓ Investment
- ✓ Retail
- ✓ Industrial
- ✓ Non-profit and Houses of Worship
- ✓ Owner-occupied
- ✓ Mixed-use

### ESCROW SERVICES

- ✓ Commercial and industrial sales
- ✓ Loan escrows
- ✓ Refinance escrows

### SMALL BUSINESS ADMINISTRATION LOANS (SBA 504)

- ✓ Property purchase
- ✓ Construction
- ✓ Tenant improvements

**Some account features and benefits may be subject to separate application, agreement, and/or approval. Terms and Conditions may apply. Account features and benefits are subject to change with or without notice. For additional details, please refer to Services & Fees located at [fmb.com/fees](http://fmb.com/fees), or the agreement and disclosures provided at the time of account opening, or ask our office staff.**

**1.** ACH is governed by the NACHA Operating Rules. Transactions initiated after 3:00 pm PT and weekends or holidays will be processed the next banking day. **2.** F&M Bank does not charge for this service, however your wireless carrier may charge you fees related to this service. **3.** Certain restrictions, limitations and exclusions apply. Other fees may apply. Refer to the card agreement for complete details. Insurance and coverage is underwritten and administered by companies affiliated with Visa USA Inc. Terms and conditions are subject to change. **4.** Apple Pay is a trademark of Apple Inc.; Google Pay is a trademark of Google LLC; Samsung Pay is registered trademark of Samsung Electronics Co.; Apple Pay, Google Pay, and Samsung Pay are only compatible with select cards, carriers and devices. **5.** Policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit [visa.com/security](http://visa.com/security). **6.** Submissions processed after 6:00 pm PT, and on weekends or holidays will be processed the next banking day.

# ADDITIONAL BUSINESS BANKING PRODUCTS AND SERVICES

## BUSINESS SOLUTIONS

### PROFESSIONAL BANKING

F&M Bank offers bundled business products and services for the fields of medicine, accounting, law, property management, education, and non-profit.

### ELECTRONIC LOCKBOX

Let F&M Bank help you collect your client payments, make your daily deposits and scan your paperwork. Save time, review online and create reports.

### MED eSOLUTIONS

Streamline your practice with F&M's HIPAA-compliant payment processing for physicians. Manage your revenue, reduce errors and create reports.

### MERCHANT SERVICES

F&M makes accepting credit and debit card payments secure and simple. Increase your revenue and maximize customer convenience.

- ✓ Chip card terminals
- ✓ Mobile and wireless processing
- ✓ Virtual terminal
- ✓ eCommerce online processing
- ✓ POS system processing
- ✓ No hidden fees
- ✓ No application, switching or cancellation fees
- ✓ Supplies and equipment provided at cost
- ✓ Competitive rates
- ✓ Complimentary analysis and cost comparisons
- ✓ Flexible processing options
- ✓ Online statements and reporting
- ✓ Full service set up and local support
- ✓ 24/7 Help Desk



Wireless Terminal

### REMOTE DEPOSIT CAPTURE (RDC)

F&M Bank's RDC service scans and posts checks directly to your account from the convenience of your office. Deposit an unlimited amount of checks using the check scanner provided by F&M through purchase or rental agreement.

- ✓ Eliminate trips to the bank
- ✓ Faster check clearing time
- ✓ Reduce risk of return items
- ✓ Receive same day credit\*
- ✓ Make deposits 24/7
- ✓ Create deposit reports
- ✓ Make deposits to one account from multiple locations
- ✓ On-site technical support



Multi Check Scanner

### PAYROLL SERVICES

Save time and money by partnering with our payroll vendor to handle all your payroll services and tax payment processing needs with industry leading software and proven reliability.

### POSITIVE PAY

To reduce your risk of fraud, this service matches each check presented for payment against your authorized list of checks. Account number, check number, routing number, and dollar amount must all match or the check is reported as an exception for you to determine payment on a daily basis.

### SMART SAFES

F&M Bank's Smart Safes do more than hold cash. A Smart Safe is a stand-alone vault installed at your business that also counts, stores and balances your cash for deposit. For our high cash volume clients, we can simplify your cash deposits with this fast, secure and accurate vault deposit system. Receive daily provisional credit and view accounts online. Reduce risk, deposit discrepancies and trips to the bank.

**Some account features and benefits may be subject to separate application, agreement, and/or approval. Terms and Conditions may apply. Account features and benefits are subject to change with or without notice. For additional details, please refer to Services & Fees located at [fmb.com/fees](http://fmb.com/fees), or the agreement and disclosures provided at the time of account opening, or ask our office staff.**

**1.** ACH is governed by the NACHA Operating Rules. Transactions initiated after 3:00 pm PT and weekends or holidays will be processed the next banking day. **2.** F&M Bank does not charge for this service, however your wireless carrier may charge you fees related to this service. **3.** Certain restrictions, limitations and exclusions apply. Other fees may apply. Refer to the card agreement for complete details. Insurance and coverage is underwritten and administered by companies affiliated with Visa USA Inc. Terms and conditions are subject to change. **4.** Apple Pay is a trademark of Apple Inc.; Google Pay is a trademark of Google LLC; Samsung Pay is registered trademark of Samsung Electronics Co.; Apple Pay, Google Pay, and Samsung Pay are only compatible with select cards, carriers and devices. **5.** Policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit [visa.com/security](http://visa.com/security). **6.** Submissions processed after 6:00 pm PT, and on weekends or holidays will be processed the next banking day.

## MORE BENEFITS AND SERVICES

- ✓ FREE eStatements and eNotices
- ✓ State Bar IOLTA Accounts
- ✓ Concierge Services makes switching easy
- ✓ Night Depositories
- ✓ Safe Deposit boxes\*
- ✓ 24/7 Toll Free Telebanker (855) 416-5747
- ✓ F&M Gift Cards by MasterCard®
- ✓ Money Orders & Cashier's Checks
- ✓ American Express® Traveler's Cheques

\*The contents of safety deposit boxes are not FDIC insured

## LOCAL SUPPORT

**(866) 437-0011**

Monday - Friday 7:00 am - 9:00 pm PT

Saturday 8:00 am - 9:00 pm PT

Sunday 8:00 am - 5:00 pm PT

Internet.Support@FMB.com

## A CENTURY OF WISDOM IN EVERY OFFICE

Farmers & Merchants Bank was founded by C.J. Walker in 1907 on the values of Honesty, Integrity, the Home, the Church & Service above Self.

C.J. solidified the family name by reassuring depositors that their money was always safe at F&M Bank. His integrity has been the bedrock under the Walker family's commitment to safeguard F&M's clients' money.

Today, fourth-generation Chairman of the Board and CEO Daniel K. Walker, his brother President W. Henry Walker, and their father Kenneth Walker, President of the Main Office, manage F&M Bank through the lens of their founding father.

Today, we're one of California's strongest banks — and just as it was more than a century ago, F&M Bank still exhibits the strong foundation built on character and concern for its employees, clients and community.

*"Safeguarding our clients' money is a sacred trust."*



*C.J. Walker, Founder, 1907*