

FDIC Transaction Account Guarantee Program

Farmers & Merchants State Bank
is participating in the FDIC's
Transaction Account Guarantee Program.

Under that program, through
December 31, 2010, all noninterest-bearing
transaction accounts are fully guaranteed by
the FDIC for the entire amount in the account.

Coverage under the Transaction Account
Guarantee Program is in addition
to and separate from the coverage
available under the FDIC's general
deposit insurance rules.

F&M Cashier's Checks are not guaranteed
in full under the FDIC's Transaction Account
Guarantee Program but are insured
up to \$250,000 under the FDIC's general
deposit insurance rules.



**FARMERS &
MERCHANTS**
S T A T E B A N K

Member FDIC