



Mortgage Loan Originators and Nationwide Mortgage Licensing System & Registry ID numbers

Derrick Leyden	1223908
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Logan Michael Bredemeier	2327359
Garrett Todd Harring	2442786
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Member FDIC



FDIC: 12 CFR 365.105(a);
CFPB: 12 CFR 1007.105(a)

IMPORTANT INFORMATION ABOUT OPENING AN ACCOUNT

In order to prevent the use of the U.S. banking system in terrorist and money laundering activities, Federal law requires all financial institutions to obtain, verify and record identification from all persons opening new accounts or being added as signatories to existing accounts.

When you open an account, we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

F&M Bank cannot waive these requirements.

IMPORTANT INFORMATION ABOUT OPENING A LEGAL ENTITY ACCOUNT

Effective May 11, 2018, new rules under the Bank Secrecy Act will aid the government in the fight against crimes to evade financial measures designed to combat terrorism and other national security threats.

EACH time an account is opened for a covered Legal Entity, we are required to ask you for identifying information (name, address, date of birth, social security number as well as identification documents) for:

- Each individual that has beneficial ownership (25% or more); and,
- One individual that has significant managerial control, of the Legal Entity. If you are opening an account on behalf of a Legal Entity, you will be required to provide the appropriate documentation and to certify that this information is true and accurate to the best of your knowledge.

We proudly support all efforts to protect and maintain the security of our customers and our country.

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut Street, Box 11, Kansas City, MO 64106. You may send written comments about our performance in helping to meet community credit needs to the President of F&M Bank, 1701 Stone Street, Falls City, NE 68355 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are a subsidiary of Ambage, Inc., a bank holding company. You may request from the Assistant Vice President-Applications, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, Missouri 64198-0001 an announcement of applications covered by CRA filed by bank holding companies.



FUNDS AVAILABILITY POLICY

Our general policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive the deposit. Funds from electronic deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of deposit.

Effective Date: 2-26-2010

NOTICE OF AVAILABILITY OF BANK FINANCIAL INFORMATION

The Disclosure of Financial and Other Information (annual disclosure statement) by this bank, as required by Federal Regulation, may be obtained from any person.

Balance Sheet & Income Statement

Changes in Equity Capital

Past Due and Non-Accrual Loans and Leases

Charge-Offs, Recoveries & Changes in Allowance for Loan & Lease Losses

**Requests are to be directed to: Rod Rowland, President
F&M Bank
1701 Stone Street, P.O. Box 98
Falls City, NE 68355
(402) 245-2491**

One copy of the statement may be obtained free of charge.