



FARMERS & MERCHANTS

STATE BANK

January 26th 2023

Because friendly still counts.

FMpierz.com

Pierz

80 Main St N • PO Box 308 • Pierz, MN 56364
P 320.468.6422 • F 320.468.6427

Sauk Rapids

1301 2nd St N • PO Box 567 • Sauk Rapids, MN 56379
P 320.252.5121 • F 320.252.5327

Eden Valley

110 Meeker Ave W • PO Box 300 • Eden Valley, MN 55329
P 320.453.2000 • F 320.453.2530

NMLS #528169



MEMBER FDIC

Community Focus

- Began in Pierz in 1908
 - Sauk Rapids – 1995
 - Eden Valley – 2016
- Family owned
- Involved in several community projects and organizations
 - Financial Donations
 - Employees involved as members and in leadership positions



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Bank

- Grow along with us here at Farmers & Merchants State Bank, where your personal or business checking account comes with so much more.

- Online Banking
- Online Bill Pay
- eStatements
- Visa Debit Card



- Direct Deposit
- Night Depository
- Remote Capture Deposits
- Mobile Banking

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Borrow

- Borrowing is a big part of banking, and we're here to be your **financial partner** for whatever type of financing or lending solutions you're looking for.
 - Personal & Consumer Loans
 - Mortgages
 - In house or secondary market
 - Business & Commercial Loans
 - SBA & USDA
 - Gap financing network
 - Ag Loans & Financing
 - FSA & USDA Financing



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Save

- No matter what your financial goals are, Farmers and Merchants State Bank can help you reach them with our saving and investing solutions.
 - Personal Savings Accounts
 - Business Savings Accounts
 - Certificates of Deposit (CDs)
 - Individual Retirement Accounts



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Customer Success is Top Priority

- Experienced Staff
 - 10 employees with 28 or more years at F&M
 - 4 employees with 44+ years
- Industry Experts – Many F&M Employees are:
 - Farmers
 - Business owners/managers
 - Involved in community organizations
- Custom banking solutions
 - Digital Banking
 - Gap lending network
- F&M strives to put together a banking package that helps our customers and communities thrive!



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Thank you for your time. Please reach out to us if you have any questions.

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