

Welcome to Farmers and Merchants Bank!

*Personal Account
Transition to occur from:*
**3:00 p.m. Friday,
December 4, 2020 to
Monday, December 7,
2020 at 9:00 a.m.**



This guide will tell you everything you need to know
about your **Personal Account** transition to Farmers and Merchants Bank,
including key dates.

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Welcome to Farmers and Merchants Bank!

On October 1, 2020, Carroll Community Bank became part of Farmers and Merchants Bank. We are very excited to welcome you and your family to the Farmers and Merchants Bank family. We have been providing financial services to our community for over 100 years and we look forward to assisting you with all of your financial needs. Over the weekend of December 5, your accounts will be transitioned to the Farmers and Merchants Bank system, which will then enable you to use our branches and ATM's beginning Monday December 7. We will communicate and keep you informed as we move through this process.

This welcome guide provides you with the necessary information you need to know about the conversion of your personal accounts. We have included the important information along with detailed explanations of our accounts products. We are here to answer questions and to provide assistance during this time to assure a smooth transition.

I want to assure you that you will still see a lot of familiar smiling faces and that you will continue to receive the exceptional quality of community bank service that you have come to enjoy.

We sincerely appreciate your business and look forward to being your local resource to help you achieve your financial goals.

James R. Bosley, Jr.

President, Chief Executive Officer

Key Dates and Facts

Your new Farmers and Merchants Bank Visa® debit/ATM card will arrive in the mail approximately (2) two weeks prior to your account transition.

The transition to the Farmers and Merchants Bank system will start at 3:00 p.m. on Friday, December 4, 2020 and will be completed on Monday, December 7, 2020 at approximately 9:00 a.m.

FRIDAY, DECEMBER 4TH

The following systems will be in view/ inquiry only mode beginning at 3:00 p.m. This means you will only be able to view your account balances and transaction history as of December 4th.

- Mobile Banking*
- Online Banking
- Online Bill Pay

** Mobile Capture will become unavailable at 2PM.*

The former Carroll Community Bank branches in Westminster and Eldersburg will close at 3:00 p.m.

All Farmers and Merchants Bank ATMs will be available to you during this transition.

SATURDAY, DECEMBER 5TH

Due to the transition, all former Carroll Community Bank branches will be closed on Saturday, December 5, 2020.

Please note that you will NOT be able to perform transactions at any Farmers and Merchants Bank branch during this time.

MONDAY, DECEMBER 7TH

The following systems will be up and running by approximately 9:00 a.m.

- Mobile Banking
- Online Banking
- Online Bill Pay

Once activated, you may begin using your new Farmers and Merchants Bank debit/ATM card at 9:00 a.m. Your Carroll Community Bank card will be deactivated at this time and should be destroyed promptly.

Normal branch business hours will resume on Monday, December 7th.

Key Resources

The information in this guide will inform you about what we are doing on our end to ensure that the system transition is smooth and communicates effectively what you will need to do on your end. Our team is committed to making this a seamless process and welcomes the opportunity to answer any individual questions that you might have.

- For up to date information and frequently asked questions about this transition visit **www.fmb1919.bank/Carroll-Community-Bank-Acquisition**.
- If you cannot find the answer in this guide or online, please feel free to call our team of expert bankers at **410-517-3065**.
- If you prefer email, reach out to us at **clientservices@fmb1919.bank**. Please do not include any sensitive personal or financial information in your e-mail to Farmers and Merchants Bank.

As a reminder, Farmers and Merchants Bank will NEVER contact you requesting your account information. If you receive a call or email requesting this information get in touch with us immediately.



General Banking Information

ACCOUNT NUMBERS

Your account number(s) will remain the same. The deposit account terms & conditions disclosure will be provided in this mailed correspondence.

ACCOUNT STATEMENTS

We will generate your final Carroll Community Bank statement on all applicable accounts on December 4th.

- After this date, your checking account statements will be generated on a periodic basis, each month.
- Savings statements will be generated on a quarterly basis with savings accounts tied to debit card services being generated on a monthly basis.
- Annual Certificate of Deposit statements will no longer be generated. You will continue to receive a notification at maturity.
- There will be a slight adjustment to how your statements look, but the content will remain the same.

ATMS

ATMs will remain operational over the weekend of December 4th.

- You will be able to make withdrawals. Please note that these transactions will not show in Online and Mobile Banking until Monday, December 7th because those systems will be in view only mode beginning Friday, December 4th at 3:00 p.m.
- You will NOT be able to do a balance inquiry.

BRANCHES

On Friday, December 4th all former Carroll Community Bank branches will close at 3:00 p.m. to prepare for the transition.

- This update will take two (2) days and will be complete on Monday, December 7th at approximately 9:00 a.m.
- Due to the transition, the former Carroll Community Bank branches will be closed on Saturday, December 5th.
- Normal business hours will resume on Monday, December 7th.
- You will NOT be able to perform transactions at any Farmers and Merchants Bank branch during this transition.

CERTIFICATES OF DEPOSIT

Your CD will remain at the same terms and rates. Terms regarding automatic renewal will be transitioned to similar CD terms with Farmers and Merchants Bank.

Individual Retirement Accounts (IRA)

Your IRA will remain at the same terms and rates. Terms regarding automatic renewal will be transitioned to similar IRA terms with Farmers and Merchants Bank, which will be the new bank institution custodian of your account.

CHECKS

Keep using your current Carroll Community Bank checks until they run out.

- When you are in need of new checks please visit us at one of our conveniently located branches to place an order.

General Banking Information *continued*

DEBIT CARDS

Continue to use your Carroll Community Bank debit card until December 7, 2020.

- Towards the end of November 2020, you will receive a new Farmers and Merchants Debit Card in the mail. Prior to receiving this card, you will receive a separate mailing with the newly assigned Personal Identification Number (PIN). Please retain this in a safe location for future use.
- Once activated, your new card can be used starting Monday, December 7th at 9:00 a.m.
- All Carroll Community Bank debit cards will be deactivated on Monday, December 7th at 9:00 a.m. Please destroy your old card at this time.

Remember: You will have to change any automatic payments tied to your Carroll Community Bank card to your new Farmers and Merchants Bank card.

All of this information applies to Carroll Community Bank ATM cards as well.

PERSONAL LOANS AND LINES OF CREDIT

There are no changes to your existing loan rates, terms or conditions.

- Issuance of your payment statements will not be interrupted. However, after December 4th they will be issued by Farmers and Merchants Bank.
- Continue to use your Carroll Community Bank Home Equity Line of Credit checks as you always have.
- Online Loan Payments will be unavailable beginning Friday, December 4th at 3:00 p.m. until Monday, December 7th at approximately 9:00 a.m. After this time, continue to make payments on your loan as you normally would.

ROUTING NUMBER

Farmers and Merchants Bank's routing number is 055002723. However, Farmers and Merchants Bank will continue to support Carroll Community Bank's routing number. Please update your routing number after December 7th at your convenience.



Your Deposit Accounts

The following charts outline your current Carroll Community Bank account and the Farmers and Merchants Bank account to which it will convert. If you're not sure which Carroll Community Bank account type you're currently in, please refer to your bank statement or online banking profile.

PERSONAL CHECKING

If your current Carroll Community Bank account is:	Free Checking, Student Checking, Basic Checking	Advantage Checking, Platinum Checking	Senior Checking
Your new Farmers and Merchants Bank Account will be:	FREE Checking	NOW Checking	Prime of Your Life Checking
Description	An everyday account that doesn't have minimums	Earn interest along with the benefit of relationship pricing	Earn interest along with the benefit of relationship pricing
Interest Earning Rates can be found at www.fmb1919.bank	No	Yes - Variable - Tiered <i>Interest is compounded daily and credited monthly</i>	Yes - Variable - Tiered <i>Interest is compounded daily and credited monthly</i>
Minimum Opening	\$0.01	\$0.01	\$0.01
Overdraft Privilege (ODP)	Available, if desired	Available, if desired	Available, if desired
Requirements to Avoid Monthly Service Charge	No minimum balance requirement	An average daily balance of \$600 in checking	No minimum balance requirement
Otherwise a Monthly Service Charge of	No monthly service charge	\$4.00 plus \$.25 for each debit (excluding ATM or Point-of-Sale (POS) transactions)	No monthly service charge
Visa® Debit Card	Free	Free	Free
Checks	Fee depends on style ordered (Delivery charges apply)	Fee depends on style ordered (Delivery charges apply)	Free personal checks *
Telephone Banking	Free	Free	Free
Personal Online Banking with Bill Pay	Free	Free	Free
Mobile Banking with Mobile Deposit	Free	Free	Free
e-Statements	Free	Free	Free
ATM Fees	No fee for using F&M Bank's ATM. \$1.50 Foreign ATM Transaction Fee (AllPoint, STAR/ CIRRUS ATM Network)	No fee for using F&M Bank's ATM. \$1.50 Foreign ATM Transaction Fee (AllPoint, STAR/ CIRRUS ATM Network)	No fee for using F&M Bank's ATM. \$1.50 Foreign ATM Transaction Fee (AllPoint, STAR/ CIRRUS ATM Network)

*Greystone style checks, \$5.00 discount is available on all other check styles

PERSONAL SAVINGS

If your current Carroll Community Bank account is:	Basic Savings Account, Power Savings Account, and Kids Count Savings	Classic Money Market, Select Money Market, Live.Work.Grow
Your new Farmers and Merchants Bank Account will be:	Statement Savings	Money Market
Description	Free savings account for customers building funds or starting a savings program	Easy access to your savings and tiered interest rates
Interest Earning Rates can be found at www.fmb1919.bank	Yes \$.01 or more Interest is compounded daily and credited monthly	Yes – Tiered \$.01 - \$2,499.99, \$2,500 - \$9,999.99, \$10,000 - \$24,999.99, \$25,000 - \$99,999.99, \$100,000 or more Interest is compounded daily and credited monthly
Minimum Opening	\$0.01	\$1,000.00
Requirements to Avoid Monthly Service Charge	No minimum balance requirement	No minimum balance requirement
Otherwise a Monthly Service Charge of	No monthly service charge	No monthly service charge
6 Withdrawals or Transfers	Free	Free
ATM Access	No	No
Online Banking Access	Yes, with checking	Yes, with checking
Checks	No	No

Personal Online Banking

A Few Things to Note:

- Six (6) months of your Online Banking transaction history will convert to the Farmers and Merchants Bank system.
- During the initial login occurrence, you will be prompted to register your PC, tablet, and/or smartphone devices for multi-factor authentication utilizing email address and telephone/cellular numbers to validate your user identity for future secure access to these internet and mobile banking applications. Your established password is a permanent credential that enables your secure access to both, internet and mobile banking login, and does not require periodic update.

IMPORTANT: Make sure you know your Login user ID prior to logging in for the first time. If your Login ID is “saved” in your current browser, it will NOT be saved the first time you log in on the Farmers and Merchants Bank system.



Farmers and Merchants Bank is excited to offer our Online Banking service to fit your banking needs. You can expect the same great functionality and user experience—with just a slightly different look!

Farmers and Merchants Bank's Online Banking system will be available beginning Monday, December 7th at approximately 9:00 a.m.

You will continue to have full access to your account information through Carroll Community Bank's Online Banking system until Friday, December 4th at 3:00 p.m. Beginning at 3:00 p.m. on the 4th, Online Banking will switch to view only mode, meaning you will only be able to view your account balances and transaction history.

- You do not need to re-enroll in online banking if you currently have online banking with Carroll Community Bank.
- Your existing Carroll Community Bank Login user ID will convert over. A temporary password using the last 4-digits of your social security number will be used in your initial login to the Farmers and Merchants online banking system, requiring your password update. The online banking disclaimer will be displayed for your user acceptance upon initial login.
- To log in, simply go to **www.fmb1919.bank** Home Page and the online banking login portal.

ONLINE BILL PAY

Your current Bill Pay payees, scheduled payments, and activity history will automatically convert to the Farmers and Merchants Bank system and will show once you sign into the Farmers and Merchants Bank Online Banking.

- It is recommended that you keep a record of your payee information and scheduled payments so you can verify that everything has converted over properly after Monday, December 7th.

ACCOUNT ALERTS

Any online banking alerts and notifications you currently have set up will need to be re-established in the Farmers and Merchants Bank system.

To learn more about setting up account alerts, please review the online help guide in the online banking application.

INTERNAL TRANSFERS

Internal transfers are transfers scheduled between your accounts at Carroll Community Bank, either one-time or on a recurring basis.

- Any scheduled internal transfers will remain intact in the Farmers and Merchants Bank system.

PERSONAL e-STATEMENTS

If you are currently enrolled in e-Statements, you will continue to receive your statements electronically. You do NOT need to re-enroll.

- You will not have access to historical Carroll Community Bank e-statements as of December 7, 2020. Please download and save your statements prior to December 4, 2020.

Mobile Banking

The Carroll Community Bank mobile app will be in view only mode beginning at 3:00 p.m. on Friday, December 4th, however mobile capture will become unavailable at 2 p.m.

This means you will only be able to view your account balances and transaction history as of 3:00 p.m. on the 4th. Beginning Monday, December 7th at approximately 9:00 a.m. you will be able to log in to Farmers and Merchants Bank's Mobile Banking system.

- Beginning on Monday, December 7th at approximately 9:00 a.m., users accessing the current Carroll Community Bank mobile app will need to download the Farmers and Merchants Bank mobile app from the Apple® or Google Play® app stores. Visit **www.fmb1919.bank/mobile-banking** for more information.
- Login to the Farmers and Merchants Bank mobile app using your online banking user ID and password. Reference the Personal Online Banking Section of this guide for more information.

- The Carroll Community Bank tablet app will be discontinued. If you are currently using the tablet app you will need to download the Farmers and Merchants Bank mobile app, from our website links. Visit **www.fmb1919.bank/mobile-banking** for more information.

SMS (TEXT) BANKING

You will need to re-enroll in Text Banking through Farmers and Merchants Bank's online banking system. Once enrolled, commands can be texted to 469228.



What's New?

Farmers and Merchants Bank is excited to introduce the following additional technologies, products, and services to enhance your banking relationship. These new features will be available to you beginning Monday, December 7th.

REAL-TIME ACCOUNT ALERTS

Farmers and Merchants Bank offers technology that delivers real-time account alerts to any device or system based upon customer preferences. With this tool you can choose what you want to be alerted about, how you receive those alerts (email, text, push notification), where you receive alerts (mobile devices, email addresses, online), and even when to receive alerts (users can indicate quiet times). This alert technology is your one stop shop for staying up-to-date on your account activity.

Real-time alerts can be set up in Online and Mobile Banking.

ACCOUNT TO ONLINE ACCOUNT (EXTERNAL) TRANSFERS

Account to account transfers are EXTERNAL transfers made online between your Carroll Community Bank account and your account(s) at other financial institutions.

- These external transfer transactions can be established in the Farmers and Merchants Bank online banking application. Associated bank routing and account numbers are required.

ATM ACCESS

You will have free access to over 55,000 Allpoint surcharge free ATMs nationwide. Visit www.allpointnetwork.com or download the Allpoint Mobile Application for location information.

*To learn more about these services,
visit www.fmb1919.bank*

Branch Locations

Greenmount

In-Store (Walmart)
2320 Hanover Pike
Hampstead, MD 21074
410-374-3436

Reisterstown

25 Westminster Pike
Reisterstown, MD 21136
410-517-3060

Hampstead

735 Hanover Pike
Hampstead, MD 21074
410-239-4448

Upperco/ Main Office

15226 Hanover Pike
Upperco, MD 21155
410-833-6600

Owings Mills

9320 Lakeside Boulevard
Owings Mills, MD 21117
410-356-8200

Westminster

275 Clifton Boulevard
Westminster, MD 21157
410-857-1100

Eldersburg

1321 Liberty Road
Sykesville, MD 21784
410-795-1900

Retirement Community Branches:

Atrium Village

410-998-8847

Carroll Lutheran Village

410-848-1110



In 2019, we celebrated our 100 year anniversary as a bank.
Check out our social media for more information about Farmers and Merchants Bank!



@fmb1919.upperco



@fmb1919



Farmers and Merchants Bank

www.fmb1919.bank

410-517-3065