

Farmers & Merchants Bank

Public File

2025

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Branch Location Listing

<p>Main Office</p> <p>15226 Hanover Pike Upperco, MD 21155 410-833-6600</p> <p>Lobby Hours: Monday - Thursday 9 am - 5 pm; Friday 9 am - 6 pm Drive Thru: Monday - Thursday 8:30 am - 5 pm; Friday 8:30 am - 6 pm; Saturday 9 am - 12 pm</p>	<p>Established 1919 MSA/MD Code 12580 State Code 24 County Code 005 Census Tract: 4046.00 Baltimore County, MD</p>
<p>Hampstead Branch</p> <p>735 Hanover Pike Hampstead, MD 21074 410-239-4448</p> <p>Lobby Hours: Monday - Thursday 9 am - 5 pm; Friday 9 am - 6 pm; Saturday 9 am - 12 pm Drive Thru: Monday - Thursday 8:30 am - 5 pm; Friday 8:30 am - 6 pm; Saturday 9 am - 12 pm</p>	<p>Established April 1990 MSA/MD Code 12580 State Code 24 County Code 013 Census Tract: 5081.03 Carroll County, MD</p>
<p>Greenmount In-Store Branch</p> <p>2320 Hanover Pike Hampstead, MD 21074 410-374-3436</p> <p>Lobby Hours: Monday - Friday 10 am - 6 pm; Saturday 10 am - 4 pm</p>	<p>Established July 1996 MSA/MD Code 12580 State Code 24 County Code 013 Census Tract: 5082.00 Carroll County, MD</p>
<p>Reisterstown Branch</p> <p>25 Westminster Pike Reisterstown, MD 21136 410-517-3060</p> <p>Lobby Hours: Monday - Thursday 9 am - 5 pm; Friday 9 am - 6 pm; Saturday 9 am - 12 pm Drive Thru: Monday - Thursday 8:30 am - 5 pm; Friday 8:30 am - 6 pm; Saturday 9 am - 12 pm</p>	<p>Established June 1999 MSA/MD Code 12580 State Code 24 County Code 005 Census Tract: 4044.04 Baltimore County, MD</p>
<p>Owings Mills Branch</p> <p>9320 Lakeside Boulevard Owings Mills, MD 21117 410-356-8200</p> <p>Lobby Hours: Monday - Thursday 9 am - 5 pm; Friday 9 am - 6 pm Drive Thru: Monday - Thursday 8:30 am - 5 pm; Friday 8:30 am - 6 pm</p>	<p>Established March 2004 MSA/MD Code 12580 State Code 24 County Code 005 Census Tract: 4025.11 Baltimore County, MD</p>

Branch Location Listing

<p>Westminster Branch</p> <p>275 Clifton Boulevard Westminster, MD 21157 410-857-1100</p> <p>Lobby Hours: Monday - Thursday 9 am - 5 pm; Friday 9 am – 6 pm; Saturday 9 am – 12 pm Drive Thru: Monday – Thursday 8:30 am – 5 pm; Friday 8:30 am – 6 pm; Saturday 9 am – 12 pm</p>	<p>Established July 2011 MSA/MD Code 12580 State Code 24 County Code 013 Census Tract: 5076.01 Carroll County, MD</p>
<p>Carroll Lutheran Village Retirement Community Branch</p> <p>205 St. Mark Way Westminster, MD 21158 410-848-1110</p> <p>Monday, Tuesday, & Friday 10 am - 2 pm</p>	<p>Established July 2018 MSA/MD Code 12580 State Code 24 County Code 013 Census Tract: 5077.03 Carroll County, MD</p>
<p>Eldersburg Branch</p> <p>1321 Liberty Road Sykesville, MD 21784 410-795-1900</p> <p>Lobby Hours: Monday - Thursday 9 am - 5 pm; Friday 9 am – 6 pm; Saturday 9 am – 12 pm Drive Thru: Monday – Thursday 8:30 am – 5 pm; Friday 8:30 am – 6 pm; Saturday 9 am – 12 pm</p>	<p>Established December 2020 MSA/MD Code 12580 State Code 24 County Code 013 Census Tract: 5052.03 Carroll County, MD</p>
<p>Towson Commercial Banking Office</p> <p>22 W. Pennsylvania Avenue, Suite 100 Towson, MD 21204 410-769-3191</p> <p>Monday – Friday 9 am – 5 pm</p>	<p>Established June 2024 MSA/MD Code 12580 State Code 24 County Code 005 Census Tract: 4907.03 Baltimore County, MD</p>

Farmers & Merchants Bank

List of Banking Services

Personal Banking

- **Checking Accounts**
 - Free Checking
 - Interest-Bearing NOW Accounts
 - “Prime of Your Life” Checking (for seniors)
- **Savings & Investment Accounts**
 - Statement Savings
 - Money Market Accounts
 - Local Advantage Money Market
 - Certificates of Deposit (CDs)
 - Health Savings Accounts (HSAs)
 - Retirement Savings Plans
- **Credit & Debit Cards**
 - Visa Debit Cards
 - Personal Visa Credit Cards offered through partner TCM Bank
- **Lending**
 - Personal Loans
 - Home Equity Lines of Credit
 - Mortgage Loans
- **Other Services**
 - Online & Mobile Banking
 - Bill Pay, e-Statements, Mobile Deposit
 - Safe Deposit Boxes
 - Wire Transfers
 - Overdraft Limit

Business Banking

- **Business Accounts**
 - Free Business Checking
 - Small Business 250
 - Business Interest Checking
 - Interest on Attorney Trust Account (IOLTA)
 - Maryland Affordable Housing Trust (MAHT)
 - Business Savings
 - Commercial Money Market Accounts
 - Commercial Local Advantage Money Market
 - Business CDs
 - Treasury Management Account Analysis Accounts

- **Business Lending**
 - General Business Loans
 - Commercial Real Estate Loans
 - Commercial & Industrial Loans & Lines of Credit
- **Electronic Payment Services**
 - Remote Deposit Capture
 - ACH processing
 - Online/Mobile Banking for business
 - Business bill pay, e-Statements
 - Positive Pay
- **Business Credit & Debit Cards**
 - Visa Business Debit Cards
 - Visa Business Credit Cards offered through partner TCM Bank

Digital & Electronic Banking

- **Consumer & Business Digital Tools:**
 - Online Banking platform
 - Mobile App (fmb1919), Mobile Web
 - Bill Pay, mobile deposit
 - e-Statements

SCHEDULE OF FEES

FARMERS & MERCHANTS BANK
The "Community" Bank that puts People First.
15226 Hanover Pike
Upperco, MD 21155
June 6, 2025

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Account Services

Account Activity Printout: \$5.00 per account
Account Research & Reconciliation : \$25.00 per hour (minimum 1 hour)
Copy of Check: \$5.00 per item
Dormant Fee: \$5.00 per statement cycle
Duplicate Mailed Statement: \$10.00 per address
Stop Payment Fee- All Items: \$35.00 per occurrence
Telephone Transfer Fee: \$5.00 per occurrence

Debit Card Services

Debit Card Replacement Fee: \$5.00/\$75.00 (Rush Fee)
Foreign ATM Withdrawal: \$1.50
ATM Cash Withdrawal/ Point-of-Sale Purchase Limit: \$500.00/ \$2500.00 (Per Business Day)

Electronic Banking Services

Internet Banking Service (Including Bill Pay): No Charge
Internet Banking Transfers: No Charge
Internet Banking- Commercial Cash Management Services: \$9.95 per month (Service must be approved by the bank)
Mobile Banking Service : No Charge
Mobile Deposit: No Charge
Telephone Banking Transfer (Cavion): No Charge

Legal Fees

Garnishment: \$125.00 per occurrence
Levies and Attachments: \$125.00 per occurrence

Miscellaneous Fees

Check Printing: Varies- Fee depends on style of check ordered
Early Account Closure (within 6 months of opening): \$25.00
Official Bank Check: \$10.00 per check
Photocopies: \$0.25 per copy
Returned Deposited Item: \$10.00 per item

Night Deposit Bag

Locked: \$25.00 each
Zipper: \$5.00 each

Overdrafts

Overdraft Protection Automatic Transfer Fee: \$5.00 per occurrence
Overdraft Fee: \$35.00 per item
NSF (Non-Sufficient Funds) Fee : \$35.00 per item

Safe Deposit Box

3"x5" Rental: \$35.00 annual charge
5"x5" Rental: \$47.50 annual charge
3"x10" Rental: \$55.00 annual charge
5"x10" Rental: \$80.00 annual charge
7"x10" Rental : \$95.00 annual charge (Eldersburg Location Only)
10"x10" Rental: \$125.00 annual charge
Safekeeping: \$750.00 annual charge (limited)
Late Payment Fee: \$25.00
Single Key Replacement : \$20.00
Drilling: \$250.00

Wire Transfers

Domestic Incoming: \$15.00 per wire
Domestic Outgoing: \$25.00 per wire
Foreign Incoming: \$15.00 per wire
Foreign Outgoing : \$50.00 per wire

Additional Services

Check Cashing : \$5.00 (Non Depositor)
Currency & Coin Counting : 5% of the total counted, with a \$5.00 minimum (Non Depositor)
Notary Fee: \$5.00 per document (Non Depositor)

**Member
FDIC**

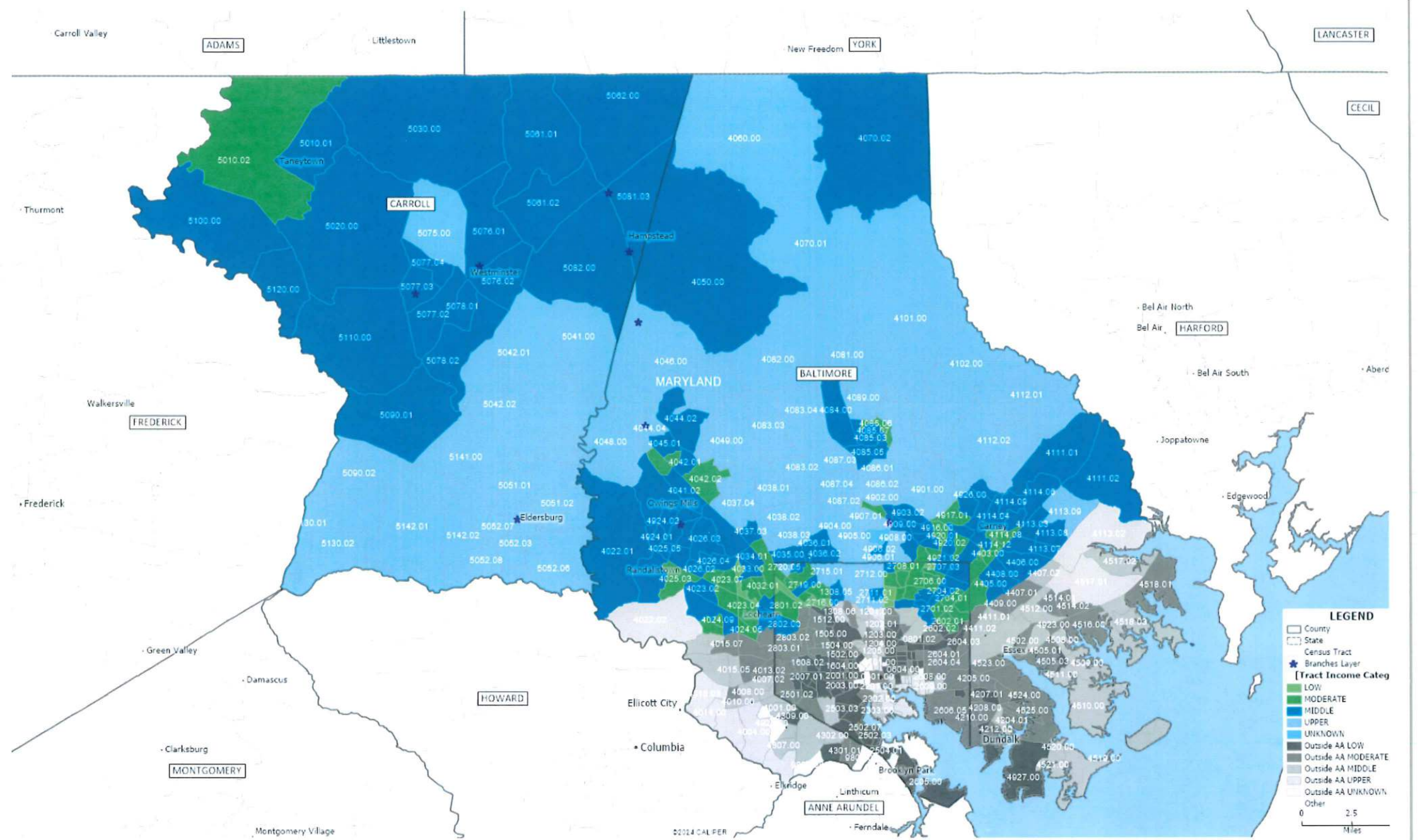
Farmers & Merchants Bank Assessment Area					
Baltimore County 24-005					
4022.01	4031.00	4045.01	4087.02	4114.12	4908.00
4023.02	4032.01	4045.02	4087.03	4114.13	4909.00
4023.03	4032.02	4046.00	4087.04	4401.00	4910.00
4023.04	4033.00	4048.00	4088.00	4402.00	4911.00
4023.05	4034.01	4049.00	4089.00	4403.00	4912.01
4023.06	4034.02	4050.00	4101.00	4404.00	4912.02
4023.07	4035.00	4060.00	4102.00	4405.00	4913.00
4024.03	4036.01	4070.01	4111.01	4406.00	4914.01
4024.04	4036.02	4070.02	4111.02	4408.00	4914.02
4024.05	4037.02	4081.00	4112.01	4901.00	4915.00
4024.07	4037.03	4082.00	4112.02	4902.00	4916.00
4024.08	4037.04	4083.02	4113.03	4903.02	4917.01
4024.09	4038.01	4083.03	4113.06	4903.03	4919.00
4025.03	4038.02	4083.04	4113.07	4903.04	4920.01
4025.04	4038.03	4084.00	4113.08	4904.00	4920.02
4025.05	4041.01	4085.02	4113.09	4905.00	4921.01
4025.06	4041.02	4085.03	4114.04	4906.01	4921.02
4025.10	4042.01	4085.05	4114.06	4906.02	4922.00
4025.11	4042.02	4085.06	4114.08	4906.03	4924.01
4026.02	4044.02	4085.07	4114.09	4906.05	4924.02
4026.03	4044.03	4086.01	4114.10	4907.01	4926.00
4026.04	4044.04	4086.02	4114.11	4907.03	
Baltimore City 24-510					
1308.05	2703.02	2707.03	2709.03	2715.01	2720.04
2601.01	2704.01	2708.01	2710.01	2715.03	2720.05
2601.02	2704.02	2708.02	2710.02	2716.00	2720.06
2602.01	2705.01	2708.03	2711.01	2717.00	2720.07
2701.01	2705.02	2708.04	2711.02	2718.01	2801.01
2701.02	2706.00	2708.05	2712.00	2718.02	2801.02
2702.00	2707.01	2709.01	2713.00	2719.00	2802.00
2703.01	2707.02	2709.02	2714.00	2720.03	
Carroll County 24-013					
5010.01	5051.01	5061.01	5077.03	5090.02	5142.01
5010.02	5051.02	5061.02	5077.04	5100.00	5142.02
5020.00	5052.03	5062.00	5078.01	5110.00	
5030.00	5052.05	5075.00	5078.02	5120.00	
5041.00	5052.06	5076.01	5081.03	5130.01	
5042.01	5052.07	5076.02	5082.00	5130.02	
5042.02	5052.08	5077.02	5090.01	5141.00	

 Added

2025 C.R.A. Assessment Area

Prepared by: Cherie Barrett, A.V.P. Corporate Secretary 3/17/2025

Board of Directors Review & Approval: March 17, 2025 (APPROVED)



ADAMS

YORK

LANCASTER

CECIL

CARROLL

BALTIMORE

HARFORD

FREDERICK

HOWARD

MONTGOMERY

ANNE ARUNDEL

LEGEND

- County
- State
- Census Tract
- ★ Branches Tract
- [Tract Income Categ**
- LOW
- MODERATE
- MIDDLE
- UPPER
- UNKNOWN
- Outside AA LOW
- Outside AA MODERATE
- Outside AA MIDDLE
- Outside AA UPPER
- Outside AA UNKNOWN
- Other

0 2.5
Miles

Home Mortgage Disclosure Act Notice:

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).