



Merchants & Farmers Bank

Trust Department

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Price E. Boney, Jr., SVP & Trust Officer
Karen Irons, Assistant Trust Officer



Trust Department

What can we do for You?

Trust and Investments



You may need us when.....

- Planning for retirement
- Wanting investment options
- Managing the farm becomes too difficult
- You need to provide for future generations
- Planning Your Estate's Administration
- Your spouse dies
- You or a family member becomes incapacitated

Services	Information
Trust Accounts	<ul style="list-style-type: none"> • Living Trust/<i>Inter vivos</i> – created during the lifetime of the grantor/settlor • Testamentary Trust – created by will at time of death
Estate Administration	<ul style="list-style-type: none"> • Providing services determining how your assets will be distributed in the event of your death or physical or mental incapacitation
Guardianships	<ul style="list-style-type: none"> • Providing services for a person deemed fully or partially incapable of providing these necessities for himself or herself.
Agency Accounts	<ul style="list-style-type: none"> • Assets to be held by the bank, but managed, invested, and distributed as directed by the owner.
Self-Directed IRAs (Individual Retirement Plan)	<ul style="list-style-type: none"> • Traditional IRAs • Roth IRAs – Inherited IRAs (tax deferred vehicle)
Qualified Retirement Plans	<ul style="list-style-type: none"> • Simplified Employee Pension (SEP) Plan • 401(K) • ESOPs
Real Estate Management	<ul style="list-style-type: none"> • Agricultural Property Management • Rental Property Management

The Trust Department staff has many years of experience and will deliver its service with accountability and integrity.

Please feel free to call or stop by anytime.



Non-Deposit Investment Products

- are not insured by the FDIC
- are not a deposit or other obligation of, or Guaranteed by the depository institution
- are subject to investment risks, including Possible loss of the principal amount invested