

fm global hot work permit

FM Global hot work permit is a critical component of safety protocols designed to prevent fires and accidents during operations that involve open flames, sparks, or heat-producing equipment. This permit system is essential for ensuring that all necessary precautions are in place before commencement of any hot work activities in industrial, commercial, or construction settings. Proper understanding and implementation of FM Global hot work permits can significantly reduce the risk of fire, protect personnel, and safeguard valuable assets.

Understanding the FM Global Hot Work Permit

What is a Hot Work Permit?

A hot work permit is a formal authorization that allows designated personnel to perform tasks involving open flames, sparks, heat, or other sources of ignition. It ensures that safety measures are in place and that the work complies with established protocols to mitigate fire hazards.

Why is the FM Global Hot Work Permit Important?

FM Global, a leading property insurance organization, emphasizes rigorous safety standards. Their hot work permit system is designed to:

- Minimize fire risks during hot work activities
- Ensure compliance with safety regulations
- Promote a systematic approach to hazard assessment
- Protect personnel and property from fire-related incidents

Components of the FM Global Hot Work Permit System

Pre-Work Assessment

Before issuing a permit, a thorough assessment of the work site is conducted. This includes:

- Identifying potential fire hazards in the area
- Assessing the presence of flammable materials or atmospheres
- Evaluating ventilation and fire protection systems
- Determining suitable work procedures and safety measures

Permit Issuance and Documentation

Once hazards are identified and controls are established, the permit is issued by authorized personnel. The permit typically includes:

- Details of the work to be performed
- Location and duration of the hot work
- Names of personnel involved
- Safety precautions and required fire watch measures
- Emergency procedures and contact information

Implementation of Safety Measures

During hot work, several safety controls are enforced:

- Use of fire-resistant blankets, curtains, or shields
- Continuous fire watch by trained personnel
- Proper storage of flammable materials away from hot work areas
- Use of appropriate personal protective equipment (PPE)

Post-Work Inspection and Clearance

After completing hot work, a thorough inspection ensures:

- All sparks and heat sources are extinguished
- No smoldering materials remain

- The area is safe for normal operations
- Documentation of the work completion and safety checks

Key Benefits of Using an FM Global Hot Work Permit System

Enhanced Safety and Risk Management

Implementing a formal hot work permit process significantly reduces the likelihood of fire incidents, injuries, and property damage. It encourages proactive hazard identification and control.

Regulatory Compliance

Many jurisdictions require formal hot work permits as part of their fire safety regulations. FM Global's system helps organizations meet these legal requirements.

Protection of Assets and Business Continuity

Preventing fires minimizes operational disruptions, safeguarding equipment, facilities, and business reputation.

Promoting a Safety Culture

A structured permit process fosters awareness and accountability among workers, reinforcing safety as a core organizational value.

Best Practices for Effective Hot Work Permit Management

Training and Competency

Ensure all personnel involved in hot work activities are adequately trained on permit procedures, hazard recognition, and emergency response.

Clear Documentation and Record-Keeping

Maintain detailed records of all hot work permits issued, inspections conducted, and safety measures implemented. This documentation is vital for audits and incident investigations.

Regular Audits and Reviews

Conduct periodic reviews of hot work permit procedures to identify areas for improvement and ensure ongoing compliance with safety standards.

Coordination and Communication

Effective communication among all stakeholders—hot work personnel, fire safety teams, facility managers—ensures everyone is aware of work parameters and safety precautions.

Implementing an FM Global Hot Work Permit Program

Step 1: Develop a Hot Work Policy

Create a comprehensive policy outlining the scope, responsibilities, procedures, and safety requirements for hot work activities within your organization.

Step 2: Establish a Permit System

Design a standardized permit form that captures all necessary information and aligns with FM Global guidelines.

Step 3: Train Staff and Supervisors

Provide training sessions to familiarize personnel with permit procedures, hazard assessment, and emergency protocols.

Step 4: Assign Qualified Permit Issuers and Fire Watch Personnel

Designate responsible individuals who are trained and authorized to issue permits and monitor hot work activities.

Step 5: Conduct Ongoing Monitoring and Improvement

Regularly review permit issuance and compliance, gather feedback, and update procedures to enhance safety and efficiency.

Common Challenges and How to Address Them

Inadequate Hazard Assessment

Solution: Implement thorough pre-work inspections and involve qualified safety personnel.

Poor Communication

Solution: Use clear signage, briefings, and documentation to ensure all stakeholders are informed.

Insufficient Training

Solution: Regularly conduct training and drills to keep personnel prepared.

Failure to Enforce Safety Measures

Solution: Assign dedicated fire watch personnel and conduct supervision during hot work.

Conclusion

The **FM Global hot work permit** system is an indispensable tool for managing fire safety during hot work operations. By establishing a structured permit process, organizations can effectively identify hazards, enforce safety controls, and ensure compliance with regulatory standards. Implementing best practices, providing proper training, and maintaining diligent oversight are key to maximizing the effectiveness of this safety measure. Ultimately, a robust hot work permit program not only protects personnel and assets but also promotes a safety-first culture that benefits the entire organization.

Remember: Always tailor your hot work procedures to your specific operational environment and consult FM Global resources or fire safety professionals for guidance to ensure comprehensive risk management.

Frequently Asked Questions

What is an FM Global Hot Work Permit and why is it important?

An FM Global Hot Work Permit is a formal authorization required before performing any activities involving open flames, sparks, or heat that could ignite combustible materials. It ensures safety protocols are followed to prevent fires and accidents, especially in environments insured or managed by FM Global.

What are the key components included in an FM Global Hot Work Permit?

Key components include details of the work to be performed, location, date and time, responsible personnel, safety precautions, fire watch arrangements, and approval signatures. It also outlines specific hazards and mitigation measures.

Who is authorized to issue an FM Global Hot Work Permit?

Typically, trained safety officers or designated supervisors authorized by the organization are responsible for issuing the permit after verifying all safety requirements and risk assessments are in place.

How long is an FM Global Hot Work Permit valid?

The validity period varies depending on the scope of work, but generally, it is valid for the duration of the hot work activity, often with a set start and end time, and may require re-authorization for extended or additional work.

What procedures must be followed before issuing an FM Global Hot Work Permit?

Procedures include conducting a risk assessment, inspecting the work area for fire hazards, ensuring fire safety equipment is in place, informing all involved personnel, and confirming that proper fire watch arrangements are established.

How does FM Global ensure compliance with hot work safety standards?

FM Global mandates strict adherence to their safety protocols and conducts audits and inspections. They also provide training and resources to ensure

that organizations follow proper hot work procedures and maintain a safe work environment.

What are common hazards associated with hot work activities covered by FM Global permits?

Common hazards include ignition of combustible materials, sparks causing fires, heat-related injuries, and inhalation of hazardous fumes. The permit process aims to mitigate these risks through controls and safety measures.

Can a hot work permit be revoked or suspended once issued?

Yes, if unsafe conditions arise or safety protocols are violated, the permit can be revoked or suspended to prevent accidents and ensure immediate corrective actions.

How can organizations prepare to efficiently manage FM Global Hot Work Permits?

Organizations should implement comprehensive hot work procedures, train staff on permit requirements, conduct regular safety audits, maintain proper fire safety equipment, and establish clear communication channels for permit issuance and monitoring.

Additional Resources

FM Global Hot Work Permit: Ensuring Safety and Compliance in High-Risk Operations

In industrial environments, where combustible materials and high-temperature activities coexist, safety is more than a priority – it is a necessity. Among the various safety protocols, the FM Global Hot Work Permit stands out as a vital tool for managing and mitigating fire risks associated with hot work activities. This comprehensive permit system, rooted in FM Global's extensive loss prevention expertise, aims to safeguard personnel, assets, and the environment by establishing strict controls and procedures for hot work operations.

Understanding the Concept of Hot Work

Definition and Scope of Hot Work

Hot work refers to any activity that involves open flames, sparks, heat, or electrical arcs that can ignite combustible materials. Common examples include welding, cutting, grinding, soldering, brazing, and torch-applied roofing. While these activities are essential in construction, maintenance, and manufacturing, they pose significant fire hazards if not properly managed.

Risks Associated with Hot Work

The inherent risks of hot work include:

- Ignition of flammable or combustible materials nearby
- Explosive reactions in the presence of volatile substances
- Structural fires leading to property damage and injuries
- Environmental contamination due to uncontrolled fire spread

Given these risks, organizations must implement rigorous controls to prevent fire incidents during hot work operations.

Introduction to FM Global and Its Hot Work Safety Philosophy

Who Is FM Global?

FM Global is a leading property insurer specializing in loss prevention engineering, risk management, and resilience strategies. With a history spanning over 180 years, FM Global leverages data-driven insights, engineering expertise, and industry best practices to help organizations minimize the likelihood and impact of property losses.

FM Global's Approach to Hot Work Safety

FM Global emphasizes proactive risk assessment, employee training, and strict adherence to safety protocols. Its hot work permit system is an integral component, designed to:

- Control hot work activities
- Prevent accidental ignition
- Ensure compliance with safety standards
- Document risk management efforts

The FM Global Hot Work Permit embodies these principles, providing a formalized framework to oversee hot work operations.

Components of the FM Global Hot Work Permit System

Key Elements of the Permit

An effective FM Global Hot Work Permit includes the following components:

- Authorization: Clear approval from authorized personnel before commencing hot work.
- Scope and Location: Detailed description of the work to be performed and the exact location.
- Date and Time: Specific timeframe during which the hot work is authorized.
- Hazard Identification: Assessment of potential fire hazards in the vicinity.
- Precautionary Measures: Controls implemented to mitigate risks, such as fire-resistant blankets, fire extinguishers, and ventilation.
- Fire Watch Requirements: Designation of personnel responsible for continuous monitoring during and after hot work.
- Emergency Procedures: Clear instructions for responding to fire incidents.
- Post-Work Inspection: Verification that hot work areas are safe before the permit is closed.

Permit Issuance and Control Process

The process typically involves:

1. Preparation: The hot work requester completes a hazard assessment and submits a permit application.
2. Review and Approval: A qualified safety or fire officer reviews the application, assesses hazards, and approves the permit if all safety measures are in place.
3. Implementation: Hot work is performed under the conditions stipulated in the permit, with continuous supervision.
4. Closure and Inspection: After completion, a safety inspection ensures the area is free of residual hazards before the permit is closed.

Implementation of the FM Global Hot Work Permit System

Pre-Work Planning and Risk Assessment

Effective hot work management begins with thorough planning:

- Site Evaluation: Identify combustible materials, vapors, or flammable liquids in the vicinity.
- Work Scope Definition: Clearly specify the nature, extent, and methodology of hot work.
- Hazard Control Measures: Implement safeguards such as fire-resistant barriers, removal of combustibles, or shielding.
- Personnel Training: Ensure workers are trained on hot work procedures, fire prevention, and emergency response.

Permit Issuance and Authorization

The permit must be issued by a competent authority who reviews all aspects:

- Confirming hazard controls are in place
- Verifying the availability of firefighting equipment
- Ensuring fire watch personnel are assigned
- Documenting the specifics of the work

Supervision During Hot Work

Continuous supervision is critical:

- Fire watch personnel monitor for signs of ignition or smoldering
- Fire extinguishers and suppression equipment are readily accessible
- Work is halted immediately if unsafe conditions arise

Post-Work Procedures

Once hot work concludes:

- The work area is inspected for residual hazards
- Hot spots are cooled or extinguished
- The fire watch remains for a designated period (usually at least 30 minutes)
- The permit is officially closed after confirming safety

Benefits of Utilizing the FM Global Hot Work Permit System

Enhanced Safety and Risk Reduction

By enforcing strict controls and documentation, the permit system minimizes the likelihood of fire incidents, protects workers, and preserves assets.

Legal and Regulatory Compliance

Many jurisdictions and industry standards mandate hot work permits. FM Global's system helps organizations comply with OSHA regulations, NFPA standards, and local fire codes.

Operational Efficiency and Accountability

Structured permit procedures foster accountability among personnel and streamline communication, leading to smoother operations and reduced downtime caused by fire-related incidents.

Cost Savings

Preventing fires and property damage translates into significant financial savings, insurance premium reductions, and avoidance of business interruption.

Challenges and Best Practices in Implementing FM Global Hot Work Permits

Common Challenges

- Inconsistent permit enforcement
- Insufficient hazard assessments
- Lack of training or awareness among workers
- Inadequate supervision or fire watch coverage
- Complacency after repeated hot work activities

Best Practices for Effective Implementation

- Comprehensive Training: Regular education programs for all personnel involved in hot work.
- Robust Procedures: Clear, written policies aligned with FM Global standards.
- Audits and Inspections: Routine checks to ensure compliance and identify areas for improvement.
- Technological Support: Use of digital permit management systems for tracking and documentation.
- Continuous Improvement: Incorporate lessons learned from incidents or near misses to refine procedures.

Conclusion: The Critical Role of FM Global Hot Work Permits in Fire Prevention

In an industrial landscape fraught with fire risks, the FM Global Hot Work Permit serves as a cornerstone of safety management. By establishing a disciplined, systematic approach to hot work activities, organizations can significantly reduce the threat of fires, safeguard personnel and assets, and ensure regulatory compliance. Implementing this permit system requires commitment, training, and continuous oversight, but the benefits—both in terms of safety and financial stability—are well worth the investment. As industries evolve and new hazards emerge, the principles underpinning FM Global's hot work safety philosophy remain vital, emphasizing prevention, accountability, and resilience in high-risk environments.

Fm Global Hot Work Permit

fm global hot work permit: Handbook of Loss Prevention Engineering Joel M. Haight, 2013-03-19 Loss prevention engineering describes all activities intended to help organizations in any industry to prevent loss, whether it be through injury, fire, explosion, toxic release, natural disaster, terrorism or other security threats. Compared to process safety, which only focusses on preventing loss in the process industry, this is a much broader field. Here is the only one-stop source for loss prevention principles, policies, practices, programs and methodology presented from an engineering vantage point. As such, this handbook discusses the engineering needs for manufacturing, construction, mining, defense, health care, transportation and quantification, covering the topics to a depth that allows for their functional use while providing additional references should more information be required. The reference nature of the book allows any engineers or other professionals in charge of safety concerns to find the information needed to complete their analysis, project, process, or design.

fm global hot work permit: Handbook of Fire and Explosion Protection Engineering Principles Dennis P. Nolan, 2014-05-28 Written by an engineer for engineers, this book is both training manual and on-going reference, bringing together all the different facets of the complex processes that must be in place to minimize the risk to people, plant and the environment from fires, explosions, vapour releases and oil spills. Fully compliant with international regulatory requirements, relatively compact but comprehensive in its coverage, engineers, safety professionals and concerned company management will buy this book to capitalize on the author's life-long expertise. This is the only book focusing specifically on oil and gas and related chemical facilities. This new edition includes updates on management practices, lessons learned from recent incidents, and new material on chemical processes, hazards and risk reviews (e.g. CHAZOP). Latest technology on fireproofing, fire and gas detection systems and applications is also covered. An introductory chapter on the philosophy of protection principles along with fundamental background material on the properties of the chemicals concerned and their behaviours under industrial conditions, combined with a detailed section on modern risk analysis techniques makes this book essential reading for students and professionals following Industrial Safety, Chemical Process Safety and Fire Protection Engineering courses. - A practical, results-oriented manual for practicing engineers, bringing protection principles and chemistry together with modern risk analysis techniques - Specific focus on oil and gas and related chemical facilities, making it comprehensive and compact - Includes the latest best

practice guidance, as well as lessons learned from recent incidents

fm global hot work permit: The Tube & Pipe Journal , 2004-07

fm global hot work permit: Das Praxishandbuch für Brandschutzbeauftragte Christian Schönfeld, Frank Scharf, 2025-08-25 Wer glaubt, Brandschutz sei reine Dokumentation, hat das Risiko nicht verstanden. Dieses Praxishandbuch bringt Klarheit in komplexe Anforderungen und übersetzt rechtliche Vorgaben in umsetzbare Maßnahmen für den betrieblichen Alltag. Es bietet Werkzeuge für die tägliche Arbeit, zeigt typische Schwachstellen auf und liefert Antworten, wo andere nur Paragraphen zitieren. Für alle, die nicht nur abhaken, sondern aktiv schützen wollen. Der Inhalt Rechtsgrundlagen - Aller Anfang ist schwer - Der Brandschutzbeauftragte und die Feuerwehr - Umsetzung von Brandschutzanforderungen in der betrieblichen Praxis - Es brennt! - Aufgabenstellung des Brandschutzbeauftragten - Brandursachenermittlung - Praxistipps Die Zielgruppe Brandschutzbeauftragte - Brandschutzmanager - Betriebliche Führungskräfte, Geschäftsführer - Mitglieder von Werk- und Betriebsfeuerwehren - Sicherheitsingenieure - Fachkräfte für Arbeitssicherheit - Sicherheitsbeauftragte - interessierte Personen im Umfeld des betrieblichen Brandschutz

fm global hot work permit: Factory Mutual Record , 1996

fm global hot work permit: Lawyers Desk Reference , 2001

fm global hot work permit: Fire and Emergency Services United States. Department of the Army, 1997

fm global hot work permit: Graphic Showbiz Nanabanyin Dadson, 2005-03-17

fm global hot work permit: The Telecommunications Illustrated Dictionary J.K. Petersen, 2002-05-29 From fundamental physics concepts to the World Wide Web, the Telecommunications Illustrated Dictionary, Second Edition describes protocols, computer and telephone devices, basic security concepts, and Internet-related legislation, along with capsule biographies of the pioneering inventors who developed the technologies that changed our world. The new edition offers even more than the acclaimed and bestselling first edition, including: Thousands of new definitions and existing definitions updated and expanded Expanded coverage, from telegraph and radio technologies to modern wireline and mobile telephones, optical technologies, PDAs, and GPS-equipped devices More than 100 new charts and illustrations Expanded appendices with categorized RFC listings Categorized charts of ITU-T Series Recommendations that facilitate online lookups Hundreds of Web URLs and descriptions for major national and international standards and trade organizations Clear, comprehensive, and current, the Telecommunications Illustrated Dictionary, Second Edition is your key to understanding a rapidly evolving field that, perhaps more than any other, shapes the way we live.

fm global hot work permit: Billboard , 1953-06-27 In its 114th year, Billboard remains the world's premier weekly music publication and a diverse digital, events, brand, content and data licensing platform. Billboard publishes the most trusted charts and offers unrivaled reporting about the latest music, video, gaming, media, digital and mobile entertainment issues and trends.

fm global hot work permit: Environmental Aspects of the Transuranics F. M. Martin, R. A. Faust, C. T. Sanders, 1975

fm global hot work permit: Field & Stream , 2005-05 FIELD & STREAM, America's largest outdoor sports magazine, celebrates the outdoor experience with great stories, compelling photography, and sound advice while honoring the traditions hunters and fishermen have passed down for generations.

fm global hot work permit: Flying Magazine , 1952-05

fm global hot work permit: Broadcasting & Cable , 1995

fm global hot work permit: Proceedings of the IEEE 1979 National Aerospace and Electronics Conference, NAECON 1979 , 1979

fm global hot work permit: Weekly World News , 1990-01-09 Rooted in the creative success of over 30 years of supermarket tabloid publishing, the Weekly World News has been the world's only reliable news source since 1979. The online hub www.weeklyworldnews.com is a leading

entertainment news site.

fm global hot work permit: Energy Research Abstracts , 1985

fm global hot work permit: Official Export Guide North American Publishing Company, 1995

fm global hot work permit: Flying Magazine , 1944-10

fm global hot work permit: Electronic Manufacturing. Electronic Manufacturing and Printed Circuit Production , 1989

Related to fm global hot work permit

Napoleon Office | F&M Bank F&M's bank in Napoleon offers a variety of products. Check out the location hours and services to get the most of your banking experience

Archbold Main Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S. Government

Sidney Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S. Government

Online Banking | F&M Bank Need to see if that check cleared or mobile deposit went through? Or transfer funds from your saving account to checking? Bank online and simplify your life

Urbana Office | F&M Bank Office w/ ATM Urbana Office 120 N Main St Urbana, OH 43078 937.653.1700

F&M Bank | Personal, Business & Agricultural Banking Services Explore F&M Bank's personal, business, and agricultural services, including loans, mortgages, and investments. Serving Ohio, Indiana, and Michigan

Find a Branch or ATM Near You | F&M Bank Find F&M Bank branches, ATMs, and loan offices near you. Easily locate services across Ohio, Indiana, and Michigan with our location search tool

Contact Us, Find a Location, Your Local Community Bank Since 1897, F&M Bank has grown from one Ohio bank to 35 full-service local bank locations and three loan production offices. Call, visit or reach out online

Bluffton Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S. Government

Credit Cards | F&M Bank F&M Bank offers free checking and high-yield savings accounts, mortgage loans and personal loans, cash back credit cards and secure credit cards and more

Napoleon Office | F&M Bank F&M's bank in Napoleon offers a variety of products. Check out the location hours and services to get the most of your banking experience

Archbold Main Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S. Government

Sidney Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S. Government

Online Banking | F&M Bank Need to see if that check cleared or mobile deposit went through? Or transfer funds from your saving account to checking? Bank online and simplify your life

Urbana Office | F&M Bank Office w/ ATM Urbana Office 120 N Main St Urbana, OH 43078 937.653.1700

F&M Bank | Personal, Business & Agricultural Banking Services Explore F&M Bank's personal, business, and agricultural services, including loans, mortgages, and investments. Serving Ohio, Indiana, and Michigan

Find a Branch or ATM Near You | F&M Bank Find F&M Bank branches, ATMs, and loan offices near you. Easily locate services across Ohio, Indiana, and Michigan with our location search tool

Contact Us, Find a Location, Your Local Community Bank Since 1897, F&M Bank has grown from one Ohio bank to 35 full-service local bank locations and three loan production offices. Call, visit or reach out online

Bluffton Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S. Government

Credit Cards | F&M Bank F&M Bank offers free checking and high-yield savings accounts, mortgage loans and personal loans, cash back credit cards and secure credit cards and more

Napoleon Office | F&M Bank F&M's bank in Napoleon offers a variety of products. Check out the location hours and services to get the most of your banking experience

Archbold Main Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S. Government

Sidney Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S. Government

Online Banking | F&M Bank Need to see if that check cleared or mobile deposit went through? Or transfer funds from your saving account to checking? Bank online and simplify your life

Urbana Office | F&M Bank Office w/ ATM Urbana Office 120 N Main St Urbana, OH 43078 937.653.1700

F&M Bank | Personal, Business & Agricultural Banking Services Explore F&M Bank's personal, business, and agricultural services, including loans, mortgages, and investments. Serving Ohio, Indiana, and Michigan

Find a Branch or ATM Near You | F&M Bank Find F&M Bank branches, ATMs, and loan offices near you. Easily locate services across Ohio, Indiana, and Michigan with our location search tool

Contact Us, Find a Location, Your Local Community Bank Since 1897, F&M Bank has grown from one Ohio bank to 35 full-service local bank locations and three loan production offices. Call, visit or reach out online

Bluffton Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S. Government

Credit Cards | F&M Bank F&M Bank offers free checking and high-yield savings accounts, mortgage loans and personal loans, cash back credit cards and secure credit cards and more

Napoleon Office | F&M Bank F&M's bank in Napoleon offers a variety of products. Check out the location hours and services to get the most of your banking experience

Archbold Main Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S. Government

Sidney Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S. Government

Online Banking | F&M Bank Need to see if that check cleared or mobile deposit went through? Or transfer funds from your saving account to checking? Bank online and simplify your life

Urbana Office | F&M Bank Office w/ ATM Urbana Office 120 N Main St Urbana, OH 43078 937.653.1700

F&M Bank | Personal, Business & Agricultural Banking Services Explore F&M Bank's personal, business, and agricultural services, including loans, mortgages, and investments. Serving Ohio, Indiana, and Michigan

Find a Branch or ATM Near You | F&M Bank Find F&M Bank branches, ATMs, and loan offices near you. Easily locate services across Ohio, Indiana, and Michigan with our location search tool

Contact Us, Find a Location, Your Local Community Bank Since 1897, F&M Bank has grown from one Ohio bank to 35 full-service local bank locations and three loan production offices. Call, visit or reach out online

Bluffton Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S. Government

Credit Cards | F&M Bank F&M Bank offers free checking and high-yield savings accounts, mortgage loans and personal loans, cash back credit cards and secure credit cards and more

Napoleon Office | F&M Bank F&M's bank in Napoleon offers a variety of products. Check out the location hours and services to get the most of your banking experience

Archbold Main Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S. Government

Sidney Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S.

Government

Online Banking | F&M Bank Need to see if that check cleared or mobile deposit went through? Or transfer funds from your saving account to checking? Bank online and simplify your life

Urbana Office | F&M Bank Office w/ ATM Urbana Office 120 N Main St Urbana, OH 43078
937.653.1700

F&M Bank | Personal, Business & Agricultural Banking Services Explore F&M Bank's personal, business, and agricultural services, including loans, mortgages, and investments. Serving Ohio, Indiana, and Michigan

Find a Branch or ATM Near You | F&M Bank Find F&M Bank branches, ATMs, and loan offices near you. Easily locate services across Ohio, Indiana, and Michigan with our location search tool

Contact Us, Find a Location, Your Local Community Bank Since 1897, F&M Bank has grown from one Ohio bank to 35 full-service local bank locations and three loan production offices. Call, visit or reach out online

Bluffton Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S.
Government

Credit Cards | F&M Bank F&M Bank offers free checking and high-yield savings accounts, mortgage loans and personal loans, cash back credit cards and secure credit cards and more

Napoleon Office | F&M Bank F&M's bank in Napoleon offers a variety of products. Check out the location hours and services to get the most of your banking experience

Archbold Main Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S.
Government

Sidney Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S.
Government

Online Banking | F&M Bank Need to see if that check cleared or mobile deposit went through? Or transfer funds from your saving account to checking? Bank online and simplify your life

Urbana Office | F&M Bank Office w/ ATM Urbana Office 120 N Main St Urbana, OH 43078
937.653.1700

F&M Bank | Personal, Business & Agricultural Banking Services Explore F&M Bank's personal, business, and agricultural services, including loans, mortgages, and investments. Serving Ohio, Indiana, and Michigan

Find a Branch or ATM Near You | F&M Bank Find F&M Bank branches, ATMs, and loan offices near you. Easily locate services across Ohio, Indiana, and Michigan with our location search tool

Contact Us, Find a Location, Your Local Community Bank Since 1897, F&M Bank has grown from one Ohio bank to 35 full-service local bank locations and three loan production offices. Call, visit or reach out online

Bluffton Office | F&M Bank FDIC-Insured—Backed by the full faith and credit of the U.S.
Government

Credit Cards | F&M Bank F&M Bank offers free checking and high-yield savings accounts, mortgage loans and personal loans, cash back credit cards and secure credit cards and more

Related Articles

- [ase refrigerant recovery and recycling](#)
- [cashier check template](#)
- [armitron watch battery replacement](#)

[Back to Home](#)