



See Fee Change Legend below

### BANK FEES

Account Analysis Maintenance Per Month	\$25.00
ATM Service Charge (At a Non-F&M Bank ATM)	\$1.50
Bond Coupon Collection	\$7.50
Cashier's Check	\$8.00
CD-ROM Statement (Not Available to New Accounts)	\$15.00
Chargeback Item Fee (Check)	\$10.00
Checks/Deposit Slips	Per Catalog Pricing + \$10.00
Courier Services	Per Agreement + 10%
* Debit Card Foreign Transaction (International)	3% of Purchase Price*
Debit Item (Checks Paid)	\$0.20
Deposit Bag/Each (Disposable)	\$0.25-\$0.80
Deposit Correction	\$5.00
Deposit Item	\$0.15
Endorsement Stamp	Per Catalog Pricing + \$10.00
Escheatment Notice	\$2.00
Insufficient Funds Item/s Fee (Per Item)	\$30.00
Legal Process	\$100.00
Lockbox	Per Agreement
Merchant Services	Per Agreement
Merchant Services Supplies	Market Price
Money Order	\$5.00
Notary Services (Acknowledgements, Jurats, Etc.) Per Signature	\$10.00
Overdraft Item/s Fee (Per Item)	\$30.00
* Paper Statement	\$3.00*
* Positive Pay Per Item Decided by Bank	\$2.00*
Positive Pay Service Per Month	\$25.00
Remote Deposit Capture	Per Agreement
Research Per Hour (1 Hour Minimum, Prorated thereafter)	\$50.00
Special Statement	\$5.00
Stop Payment Charge (Check)	\$30.00
Sweep Transaction Charge	\$5.00
Telephone Transfer Fee	\$5.00
Vendor Invoice	Cost + \$10.00

### ACH FEES

* ACH Block Authorization Monthly Per Account	\$10.00*
* ACH Block Set-Up	\$5.00*
ACH Chargeback	\$10.00
* ACH Filter Authorization Monthly Per Account	\$10.00*
* ACH Filter Set-Up	\$5.00*
ACH Item Credit/Debit	\$0.15
ACH Item Origination Per Item	\$0.15
ACH Origination Reversal	\$30.00
ACH Stop Payment	\$30.00
* Direct ACH Monthly	\$25.00*
* Direct ACH Set-Up Fee (SFTP)	\$100.00*
* Direct ACH Originated 1-day Credit/Debit Transaction	\$0.15*
* Direct ACH Originated 2-day Credit/Debit Transaction	\$0.15*
* Direct ACH Originated Consumer Credit/Debit Transaction	\$0.15*
* Direct ACH Originated Corporate Credit/Debit Transaction	\$0.15*
* EDI Charge Per Transaction	\$1.00*
* EDI Service Maintenance Per Month	\$25.00*
Item Reversal Charge	\$30.00
* Notification of Change	\$2.00*
Return Per Item Charge	\$10.00
* Same Day ACH	\$0.40*
* Web ACH Credit/Debit Transaction	\$0.15*

### BUSINESS ONLINE BANKING

Bill Pay Per Month (Up to 15 Payments Per Month)	\$5.00
Each Additional Bill Pay Over 15 Payments Per Month	\$0.40
* Bill Pay Overnight Check	\$17.50*
Bill Pay Paid Return Item Per Item	\$30.00
Bill Pay Re-Issue Draft Per Item	\$30.00
Bill Pay Stop Payment Draft Per Request	\$30.00
* Same Day Electronic Bill Payment	\$12.95*
Stop Payment F&M Paper Check Per Request	\$30.00

### BUSINESS ONLINE BANKING WITH CASH MANAGER

Cash Manager Per Month (Up to 3 Log-In IDs)	\$35.00
Each Additional Log-In ID (Employee Access Control)	\$5.00

### CHECK IMAGE DEPOSIT

One Time Set-Up	\$100.00
Monthly (If Less Than 2,000 Items Processed Per Month)	\$100.00
Check Image Scanned and Provided Electronically	
On-Us Item: F&M Drawn Item Per Check	\$0.08
Non-F&M Item: Transit Item Per Check	\$0.08

### COIN (IN OR OUT)

Coin & Currency Change Order	\$5.00
Per Standard Bag Deposited	\$5.00
Per Mixed Standard Bag Deposited	\$8.00
Per Roll Deposited	\$0.10
Per Box/Bag Provided	\$4.00 Box/\$0.60 Bag
Per Loose Standard Bag Provided	\$3.50
Per Roll Provided	\$0.12

### COLLECTION PROCESSING

Incoming Domestic	\$50.00
Incoming International	\$60.00
Outgoing Domestic (Plus Correspondent Bank Fees)	\$15.00
Outgoing International (Plus Correspondent Bank Fees)	\$30.00

### COPY

* Per Item (e.g. Checks, Deposit Slips)	\$3.00*
* Per Statement With Images	\$10.00*
* Per Statement Without Images	\$5.00*
* Per CD-ROM Statement (Not Available to New Accounts)	\$15.00*

### CURRENCY (IN OR OUT)

Per \$1,000.00 Deposited	\$1.40
Per \$1,000.00 Provided	\$1.20

### EARLY ACCOUNT CLOSURE

* Checking/ Money Market Accounts (Within 90 Days of Opening)	\$15.00*
* Savings Accounts (Within 1 Year of Opening)	\$15.00*

### LOCKBOX - ELECTRONIC

Set-Up Per Box	\$150.00
Maintenance Per Box Per Month	\$175.00
Monthly Minimum	\$325.00
Reporting Per Month	\$150.00
Correspondence	\$0.15
Data Entry Per Keystroke	\$0.025
Deposit	\$1.25
Deposit Batch	\$1.50
Image Transaction	\$0.08
Items Processed Per Online Item	\$0.45
Items Processed Per Paper Item	\$0.65

### MEDICAL ELECTRONIC LOCKBOX (MED ESOLUTIONS)

Please See All Fees Noted Above for Electronic Lockbox	
Med eSolutions Image Transaction	\$0.45

### REMOTE DEPOSIT CAPTURE (RDC)

One Time Set-Up Per Location	\$150.00
Rental Fee Per Month (Scanner Plus Maintenance)	\$25.00-\$50.00
Monthly License (Up to 2 Licenses)	\$30.00
Monthly (Licenses in Excess of the First 2)	\$20.00
Check Scanned and Provided Electronically	
On-Us Item: F&M Drawn Item Per Check	\$0.15
Non-F&M Item: Transit Item Per Check	\$0.15
Bundled RDC Per Item Charges (Scanning and Transmitting)	\$0.15

### SAFE DEPOSIT BOX

Please see Business Schedule of Fees

### SMART SAFES

Monthly Service Per Unit	\$150.00
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### WIRE TRANSFERS - DOMESTIC & USD INT'L VIA US CORRESPONDENT BANK

Incoming Domestic Wire - eNotice	\$10.00
Incoming Domestic Wire - Mail Notice	\$15.00
Online Banking Outgoing Domestic Wire - eNotice	\$15.00
Online Banking Outgoing Domestic Wire - Mail Notice	\$20.00
Outgoing Domestic Wire - eNotice	\$30.00
Outgoing Domestic Wire - Mail Notice	\$35.00

### WIRE TRANSFERS - INTERNATIONAL

Incoming International Wire - eNotice	\$10.00
Incoming International Wire - Mail Notice	\$15.00
Outgoing International Wire - USD	\$50.00
Outgoing International Wire - FX	\$4

### APRIL 2018 FEE CHANGE LEGEND

\* Italicized fees are new fees to be charged effective April 1, 2018

**Bolded fees** are increasing effective April 1, 2018