

See Fee Change Legend below

### BANK FEES

ATM Service Charge (At a Non-F&M Bank ATM)	\$1.50
Bond Coupon Collection	\$7.50
CD-ROM Statement (Not Available to New Accounts)	\$15.00
<b>Chargeback Item Fee (Check)</b>	<b>\$10.00</b>
Checks/Deposit Slips	Per Catalog Pricing
* Debit Card Foreign Transaction (International)	3% of Purchase Price*
<b>Debit Item (Checks Paid After 300 Debits)</b>	<b>\$0.40</b>
Deposit Bag (Disposable)	\$0.25-\$0.80
Deposit Correction	\$5.00
Endorsement Stamp	Per Catalog Pricing
Escheatment Notice	\$2.00
<b>Insufficient Funds Item/s Fee (per item)</b>	<b>\$30.00</b>
Legal Process	\$100.00
Merchant Services	Per Agreement
Merchant Services Supplies	Market Price
Notary Services (Acknowledgements, Jurats, Etc). Per Signature	\$10.00
<b>Overdraft Item/s Fee (per item)</b>	<b>\$30.00</b>
* Paper Statement	\$3.00*
* Positive Pay Per Item Decided by Bank	\$2.00*
Positive Pay Service Per Month	\$25.00
<b>Research Per Hour (1 Hour Minimum, Prorated Thereafter)</b>	<b>\$50.00</b>
<b>Special Statement</b>	<b>\$5.00</b>
<b>Stop Payment Charge (ACH or Check)</b>	<b>\$30.00</b>
Sweep Transaction Charge	\$5.00
<b>Telephone Transfer Fee</b>	<b>\$5.00</b>

### 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*
<b>Bill Pay Paid Return Item Per Item</b>	<b>\$30.00</b>
<b>Bill Pay Re-Issue Draft Per Item</b>	<b>\$30.00</b>
<b>Bill Pay Stop Payment Draft Per Request</b>	<b>\$30.00</b>
* Same Day Electronic Bill Payment	\$12.95*
<b>Stop Payment F&amp;M Paper Check Per Request</b>	<b>\$30.00</b>

### BUSINESS ONLINE BANKING WITH CASH MANAGER

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

### CASHIER'S CHECKS

<b>Client</b>	<b>\$8.00</b>
<b>Non-Customer</b>	<b>\$16.00</b>

### COIN (IN OR OUT)

<b>Coin &amp; Currency Change Order</b>	<b>\$5.00</b>
Per Standard Bag Deposited	\$5.00
Per Mixed Standard Bag Deposited	\$8.00
<b>Per Roll Deposited</b>	<b>\$0.15</b>
<b>Per Box/Bag Provided</b>	<b>\$5.00 Per Box/\$0.75 Per Bag</b>
<b>Per Loose Standard Bag Provided</b>	<b>\$7.00</b>
<b>Per Roll Provided</b>	<b>\$0.15</b>

### COLLECTION PROCESSING

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

### COPY

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

### CURRENCY (IN OR OUT)

<b>Per \$1,000.00 Deposited</b>	<b>\$1.70</b>
<b>Per \$1,000.00 Provided</b>	<b>\$1.50</b>

### EARLY ACCOUNT CLOSURE

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

### MONEY ORDERS

<b>Client</b>	<b>\$5.00</b>
<b>Non-Customer</b>	<b>\$10.00</b>

### PRE-PAID GIFT CARDS

MasterCard® Pre-Paid Gift Card Activation Per Card	\$3.00
Inactivity Per Month (After 12 Consecutive Months of Inactivity)	\$2.95
Replacement of Lost or Stolen Card	\$5.00

### SAFE DEPOSIT BOX

Key Deposit	\$20.00
Forced Entry	\$150.00
<b>Annual Rent</b>	<b>Varies Based on Box Size</b>
• 2x5	\$25.00
• 3x5	\$50.00
• 4x5	\$55.00
• 5x5	\$60.00
• 3x10	\$70.00
• 4x10	\$85.00
• 5x10	\$100.00
• 6x10	\$110.00
• 8x10	\$130.00
• 9x10	\$140.00
• 10x10	\$150.00
• 10x15	\$200.00
• 15x15	\$300.00

### WIRE TRANSFERS – DOMESTIC & USD INT'L VIA US CORRESPONDENT BANK

<b>Incoming Domestic Wire – eNotice</b>	<b>\$10.00</b>
<b>Incoming Domestic Wire – Mail Notice</b>	<b>\$15.00</b>
Online Banking Outgoing Domestic Wire – eNotice	\$15.00
Online Banking Outgoing Domestic Wire – Mail Notice	\$20.00
<b>Outgoing Domestic Wire – eNotice</b>	<b>\$30.00</b>
<b>Outgoing Domestic Wire – Mail Notice</b>	<b>\$35.00</b>

### WIRE TRANSFERS – INTERNATIONAL

<b>Incoming International Wire – eNotice</b>	<b>\$10.00</b>
<b>Incoming International Wire – Mail Notice</b>	<b>\$15.00</b>
Outgoing International Wire – USD	\$50.00
Outgoing International Wire – FX	\$40.00

### 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