

All accounts include Free Debit Mastercard^{®1}, Free Debit Card Alerts⁵, Free Online Banking, Free Mobile Banking⁵, Free Mobile Check Deposit⁵, Free Direct Deposit, Free Telebanker & Call Center, and Free eStatements & eNotices.

	BRONZE (Formerly Personal)	SILVER (Formerly Classic)	GOLD	PLATINUM
Monthly Service Charge	\$8 Maintenance Fee	\$15 Maintenance Fee	\$25 Maintenance Fee	\$50 Maintenance Fee
Ways To Waive Monthly Service Charge (Per Statement Cycle)	\$500 Minimum Daily Balance <u>or</u> \$1,000 Average Daily Balance Maintain Either of These Balances to Also Waive the Per Check/Withdrawal Fee of \$0.30 for Each Debit Transaction	\$500 in Direct Deposit(s) <u>or</u> 20 Debit Card Point-of-Sale Transactions ² <u>or</u> Maintain \$2,000 Average Daily Balance <u>or</u> \$5,000 Combined Checking and/or Savings Average Daily Balance ³ <u>or</u> \$15,000 Combined Total Balances in Checking, Savings and/or CD ³	Maintain \$5,000 Minimum Daily Balance <u>or</u> \$10,000 Average Daily Balance <u>or</u> \$50,000 Combined Checking and/or Savings Average Daily Balance ³ <u>or</u> \$100,000 Combined Total Balances in Checking, Savings and/or CD ³	Maintain \$15,000 Minimum Daily Balance <u>or</u> \$50,000 Average Daily Balance <u>or</u> \$100,000 Combined Checking and/or Savings Average Daily Balance ³ <u>or</u> \$200,000 Combined Total Balances in Checking, Savings and/or CD ³
Minimum Opening Balance	\$100	\$100	\$100	\$100
Unlimited Check Writing	✓	✓	✓	✓
Free Bill Pay		✓	✓	✓
ATM Service Charge Fee Reversal⁴ (At a Non-F&M Bank ATM)			✓	✓
Foreign ATM Surcharge Fee Reversal⁴ (From a Non-F&M Bank ATM)			✓	✓
Paper Statement Fee⁶	\$3	\$3		
Free Checks (Provided By Our Vendor)			1st Box F&M Logo Checks	1 Box Any Style Checks Per Calendar Year
Free Cashier's Checks, Money Orders & Traveler's Cheques (Please See Branch Manager)			✓	✓
Interest on Checking			✓	✓
Free Sweep Transactions/Telephone Transfers Upon Request			✓	✓
Free Safe Deposit Box For 1 Year Upon Request				1 Box, Any Size, Based Upon Availability
Free Savings Account Upon Request				✓
Free Incoming & Outgoing Domestic Wire Transfers				✓
Free Stop Payments Upon Request				✓
Debit Card Foreign Transaction Fee Waived (International)				✓

	TEEN (13-17 Years Old)	COLLEGE⁷ (18-24 Years Old)	SENIOR (55+ Years Old)
Monthly Service Charge	None	\$8 Maintenance Fee	\$10 Maintenance Fee
Ways To Waive Monthly Service Charge (Per Statement Cycle)	N/A	Minimum \$250 in Direct Deposit(s) <u>or</u> 15 Debit Card Point-of-Sale Transactions ²	Minimum \$250 in Direct Deposit(s) <u>or</u> 5 Debit Card Point-of-Sale Transactions ² <u>or</u> Maintain \$250 Average Daily Balance
Minimum Opening Balance	\$25	\$25	\$100
ATM Service Charge Fee Reversal⁴ (At a Non-F&M Bank ATM)	✓	✓	
Foreign ATM Surcharge Fee Reversal⁴ (From a Non-F&M Bank ATM)	✓	✓	
Unlimited Check Writing	✓	✓	✓
Free Bill Pay	N/A	✓	✓
Free Checks (Provided By Our Vendor)		1st Box F&M Logo Checks or Variety Pack of 50 Checks	1 Box F&M Logo Checks Per Calendar Year
Paper Statement Fee⁶	\$3	\$3	\$3

Some account features and benefits may be subject to separate application, agreement, and/or approval. Terms and Conditions may apply. Account features and benefits are subject to change with or without notice. A \$15 early closure fee applies if the account is closed within 90 days of the opening date. For additional details, please refer to Services & Fees located at fmb.com/fees, or the agreement and disclosures provided at the time of account opening, or ask our office staff. 1. Other financial institutions and ATM operators may charge an additional surcharge fee for use of their ATM, which is disclosed and debited at the time of your transaction. 2. Excludes transactions conducted at an ATM. 3. Balances may be combined from eligible accounts held by the primary accountholder and eligible accounts related through a primary or joint relationship to the primary accountholder. 4. Applicable for non-F&M Bank ATM use in the United States and its territories only. Overdraft fees, if applicable, may apply. Fee reversal will occur within 48 hours. 5. F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service. 6. A \$3 Paper Statement Fee is Assessed for Each Paper Statement Mailed Unless You Enroll in eStatements. 7. F&M Bank reserves the right to verify college enrollment at account opening.