

See Fee Change Legend below

BANK FEES

ATM Service Charge (At a Non-F&M Bank ATM).....	\$1.50
Bond Coupon Collection	\$7.50
Chargeback Item Fee	\$10.00
Checks/Deposit Slips.....	Per Catalog Pricing
* <i>Debit Card Foreign Transaction (International)</i>	3% of Purchase Price*
Debit Item (Checks Paid)	\$0.30
Endorsement Stamp	Per Catalog Pricing
Escheatment Notice	\$2.00
Insufficient Funds Item/s Fee (Per Item)	\$30.00
Legal Process	\$100.00
Notary Services (Acknowledgements, Jurats, Etc.) Per Signature	\$10.00
Overdraft Item/s Fee (Per Item)	\$30.00
Overdraft Item/s Fee BP (Bounce Protection) (Per Item)	\$30.00
Paper Statement	\$3.00
Research Per Hour (1 Hour Minimum, Prorated Thereafter)	\$50.00
Special Statement	\$5.00
Stop Payment Charge (ACH or Check)	\$30.00
Sweep Transaction Charge.....	\$5.00
Telephone Transfer Fee	\$5.00

CASHIER'S CHECKS

Client	\$8.00
Non-Customer	\$16.00

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	\$1.25

EARLY ACCOUNT CLOSURE

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

MONEY ORDERS

Client	\$5.00
Non-Customer	\$10.00

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
* <i>Bill Pay Overnight Check</i>	\$17.50*
Bill Pay Paid Return Item Per Item	\$30.00
Bill Pay Re-Issue Draft Per Draft Item	\$30.00
Bill Pay Stop Payment Draft/Request	\$30.00
* <i>Same Day Electronic Bill Payment</i>	\$12.95*
Stop Payment F&M Paper Check Per Request	\$30.00

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
Annual Rent	Varies Based on Box Size
• 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

TRAVELER'S CHEQUES

Cheques for Two (Requiring Two Signatures)	2% of Purchase Price
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WIRE TRANSFERS – DOMESTIC

Incoming Domestic Wire – eNotice	\$10.00
Incoming Domestic Wire – Mail Notice	\$15.00
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 (Correspondent Fees Included).....	\$60.00
Outgoing International Wire FX (Correspondent Fees Included).....	\$60.00

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