



BUSINESS & ACCOUNT ANALYSIS SCHEDULE OF FEES

JULY 2026 FEE CHANGE LEGEND

Italicized fees are new fees effective July 1, 2026.
Bolded fees are fees changing effective July 1, 2026.

The fee schedule below applies to all Business Accounts unless otherwise noted.

ACH	FEE
ACH Block Authorization Monthly Per Account	\$10.00
ACH Block Set-Up or Filter Set-Up	\$5.00
ACH File Reversal Charge	\$35.00
ACH Filter Authorization Monthly Per Account	\$10.00
ACH Filter Per Item	\$1.00
ACH Origination Chargeback / Creditback	\$10.00
ACH Origination Reversal	\$30.00
ACH Stop Payment Per Request	\$30.00
Direct ACH Monthly	\$25.00
EDI Reporting Charge Per Transaction	\$1.00
EDI Reporting Service Maintenance Per Month	\$50.00
EDI Reporting Setup Fee	\$100.00
Item Reversal Charge	\$20.00
Notification Of Change	\$2.00
Return Per Item Charge	\$10.00
Same Day ACH Origination (Credit or Debit) Per Item	\$1.00
Standard ACH Origination or Received (Credit or Debit) Per Item	\$0.20

SERVICES

Accounts Analysis Maintenance Per Month	\$30.00
ATM Service Charge (At A Non-F&M Bank ATM) (SC)	\$3.00
Cashier's Check	\$10.00
Chargeback Item Fee (Check)	\$10.00
Checks/Deposit Slips	Per Catalog Pricing ³
Collection Processing (Plus Correspondent Bank Fees) (SC)	\$50.00
Counter Check Request Per Sheet (SC)	\$2.00
Daily Deposit Report Per Report Per Account	\$5.00
Debit Card Foreign Transaction (International) (SC)	3% Of Purchase Price
Debit Card Replacement Fee (SC)	\$5.00
Debit Card Rush Delivery Fee (SC)	\$25.00
<i>Debit Card Rush Delivery Fee – International (SC)</i>	<i>At Cost</i>
Debit Item Bankruptcy Trustee Business Analyzed Checking	\$0.25
Debit Item Bankruptcy Trustee Business Checking Non-Analyzed	\$0.45
Debit Item Business Analyzed Checking (Checks Paid)	\$0.25
Debit Item Business Checking Non-Analyzed & Business Interest on Checking After 200 Debits	\$0.45
Deposit Bag/Each (Disposable)	\$0.25-\$0.80
Deposit Correction	\$5.00
Deposit Item Business Analyzed Checking	\$0.20
Endorsement Stamp	Per Catalog Pricing ³
Escheatment Notice (SC)	\$2.00
Hold Statement Service Per Month (SC)	\$10.00
Legal Process	\$150.00
Money Order	\$5.00
Night Depository Annual Fee (SC)	\$20.00
Night Depository Replacement Key (SC)	\$5.00
Notary Services Per Signature (SC)	\$15.00
Overdraft Item/s Fee Per Item	\$30.00
Paper Statement	\$5.00
Research Per Hour - Bank Account (1 Hour Minimum, Prorated Thereafter)	\$50.00
Secure File Transfer Protocol (SFTP) Set Up	\$150.00
Secure File Transfer Protocol (SFTP) Monthly	\$75.00
Special Cash Order (SC)	\$30.00
Stop Payment In Person or By Phone Per Request	\$30.00
Stop Payment Online or By Telebanker Per Request	\$15.00
Sweep Transaction Charge	\$5.00
Telephone Transfer Fee	\$5.00
Undeliverable Statement Handling Fee (SC)	\$5.00
Vendor Invoice	Per Agreement ³
Verification Of Deposit Per Account	\$20.00

BUSINESS ONLINE BANKING & BILL PAY

	FEE
Basic API Connectivity Monthly	\$60.00
Basic API Connectivity Set-Up	\$250.00
Bill Pay Overnight Check (SC)	\$17.50
Bill Pay Paid Return Item Per Item (SC)	\$30.00
Bill Pay Re-Issue Draft Per Draft Item (SC)	\$30.00
Bill Pay Stop Payment Draft Per Request (SC)	\$30.00
Cash Manager Per Month	\$50.00 ²
Custom File Creation Monthly	\$50.00
Custom File Creation Set-Up	\$100.00
Custom Reporting Monthly	\$50.00
Custom Reporting Set-Up	\$200.00
Each Additional Log-In ID (Employee Access Control)	\$5.00
Multiple Access Service Set-Up	\$150.00
Same Day Electronic Bill Payment (SC)	\$12.95
Stop Payment Online Per Request	\$15.00
Tax Payment Per Payment (SC)	\$5.00

BUSINESS CHECKING PLUS

	FEE
Debit Item (After 400 Withdrawals, Checks of Drafts)	\$0.45
Standard ACH Origination (After 100 Transactions)	\$0.15
Incoming Wire Transfer (Domestic or International) After 2 Wires	\$10.00
Outgoing Online Wire Transfer After 2 Wires	\$20.00
Currency In or Out	\$3.00
Per \$1,000.00 starting at \$10,000 monthly	
Each Additional Log-In ID (Employee Access Control)	\$5.00

CHECK IMAGE DEPOSIT/ICL/X9.37¹

	FEE
Check Image Scanned And Provided Electronically	\$0.08
Transit Item Per Check	
Monthly (If < 2,000 Items Processed Per Month)	\$100.00
One Time Set-Up	\$100.00

COIN (IN OR OUT)

	FEE
Coin & Currency Change Order	\$5.00
Per Box Provided	\$4.00
Per Large Bag Provided	\$0.80
Per Loose Standard Bag Provided	\$7.00
Per Mixed Standard Bag Deposited	\$8.00
Per Roll Deposited	\$0.15
Per Roll Provided	\$0.15
Per Small Bag Provided	\$0.35
Per Standard Bag Deposited	\$5.00

COPY

	FEE
Per Item (e.g. Checks, Deposit Slips)	\$5.00
Per Statement With Images	\$10.00
Per Statement Without Images	\$5.00
Special Statement (Without Check Images)	\$10.00
Web-CD Statement	\$20.00

CREDIT CARD

	FEE
Refer to the Elan Cardmember Agreement	

CURRENCY (IN OR OUT)

	FEE
Per \$1,000.00 starting at \$10,000 monthly	\$3.00

EARLY ACCOUNT CLOSURE

	FEE
Checking / Money Market (Within 90 Days Of Opening) (SC)	\$20.00
Savings (Within 180 Days Of Opening)	\$20.00

OTHER SERVICES

	FEE
Armored Car / Courier ^{1,3}	Per Agreement
Lockbox - Electronic ¹	Per Agreement
Medical Electronic Lockbox (Med eSolutions) ¹	Per Agreement
Merchant Services ³	Per Agreement



**BUSINESS & ACCOUNT ANALYSIS
SCHEDULE OF FEES CONTINUED**

<u>POSITIVE PAY</u>	<u>FEE</u>
ACH Positive Pay Monthly Per Account	\$30.00
BAI2 Reporting (Monthly)	\$50.00
Check Positive Pay Per Month Per Account	\$30.00
Check Positive Pay With Payee Match Per Month Per Account	\$30.00
EDI Reporting (Monthly)	\$50.00
Positive Pay Bundle Monthly Per Account (ACH Positive Pay And Check Positive Pay With Payee Match)	\$70.00
Setup Cost (EDI and BAI2 Reporting)	\$100.00

<u>REMOTE DEPOSIT CAPTURE¹</u>	<u>FEE</u>
Bundled RDC Per Item Charges (Scanning And Transmitting)	\$0.15
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
Monthly License (Up To 2 Licenses)	\$35.00
Monthly (Licenses In Excess Of The First 2)	\$20.00
One Time Set-Up Per Location	\$150.00
Rental Fee Per Month (Scanner Plus Maintenance)	Varies
Single Feed Scanner	\$25.00
Multiple Feed Scanner	\$50.00

<u>SAFE DEPOSIT BOX</u>	<u>FEE</u>
Annual Rent – 2 x 5 (SC)	\$25.00
Annual Rent – 3 x 5 (SC)	\$50.00
Annual Rent – 4 x 5 (SC)	\$55.00
Annual Rent – 5 x 5 (SC)	\$60.00
Annual Rent – 3 x 10 (SC)	\$70.00
Annual Rent – 4 x 10 (SC)	\$85.00
Annual Rent – 5 x 10 (SC)	\$100.00
Annual Rent – 6 x 10 (SC)	\$110.00
Annual Rent – 8 x 10 (SC)	\$130.00
Annual Rent – 9 x 10 (SC)	\$140.00
Annual Rent – 10 x 10 (SC)	\$150.00
Annual Rent – 10 x 15 (SC)	\$200.00
Annual Rent – 15 x 15 (SC)	\$300.00
Forced Entry (SC)	At Cost
Key Deposit (SC)	\$20.00
Late Fee (SC)	\$10.00

<u>SMART SAFE¹</u>	<u>FEE</u>
Smart Safe Deposit Correction Notice	\$5.00
Smart Safe Service Per Unit Per Month	\$50.00
Smart Safe Setup Fee	\$100.00

<u>WIRE TRANSFERS</u>	<u>FEE</u>
Incoming Wire Transfer (Domestic or International)	\$10.00
Outgoing Online Wire Transfer (Domestic)	\$20.00
Outgoing Manual Wire Transfer (Domestic)	\$30.00
Outgoing Wire Transfer (International)	\$55.00

(SC) = Statement Charge. Fees labeled SC will be itemized on your monthly Checking Account Statement.

Please Note: Prices subject to change. Certain accounts may have fees for services not noted in this schedule. Please review your account agreement for details.

1. Account Analysis set up is required.
2. Online Banking (OLB) fee listed on statement may be combined with ACH transaction fees incurred during the billing period, if applicable.
3. For Account Analysis: An additional 10% (\$10 minimum) charge applies when vendor invoices for Armored Car and Courier Services, Checks/Deposit Slips, Endorsement Stamps, Merchant Services, and all other vendor invoices paid directly by F&M Bank and passed through Account Analysis.

