BUSINESS SCHEDULE OF FEES

APRIL 2024 FEE CHANGE LEGEND
Italicized fees are new fees effective April 1, 2024.
Bolded fees are fees changing effective April 1, 2024.

The fee schedule below applies to all Non-Analyzed Business Checking Accounts unless otherwise noted.

BANK FEES

ATM Service Charge (At A Non-F&M Bank ATM)	**$2.50**
Bond Coupon Collection	$10.00
Chargeback Item Fee (Check)	$10.00
Checks/Deposit Slips	Per Catalog Pricing
Counter Check Request Per Sheet	*$2.00*
Daily Deposit Report Per Report Per Account	$5.00
Debit Card Foreign Transaction (International)	3% Of Purchase Price
Debit Card Replacement Fee	*$5.00*
Debit Card Rush Delivery Fee	*$15.00*
Debit Item	**$0.45**
Debit Item – Bankruptcy Trustee Account	**$0.45**
Deposit Bag (Disposable)	$0.25-$0.80
Deposit Correction	$5.00
Endorsement Stamp	Per Catalog Pricing
Escheatment Notice	$2.00
Hold Statement Service Per Month	*$10.00*
Investment Service Per Trade	*$30.00*
Legal Process	**$150.00**
Merchant Services	Per Agreement
Merchant Services Supplies	Market Price
Merchant Services Client Event Support (Per Day)	*$250.00*
Night Depository Annual Fee	$20.00
Night Depository Replacement Key	$5.00
Overdraft Item/s Fee Per Item	$30.00
Paper Statement	**$5.00**
Research Per Hour - Bank Account (1 Hour Minimum, Prorated Thereafter)	$50.00
Special Cash Order	**$30.00**
Special Statement (Without Check Images)	**$10.00**
Stop Payment In-Person / Phone Per Request	$30.00
Stop Payment Online / Telebanker Per Request	$15.00
Sweep Transaction Charge	$5.00
Telephone Transfer Fee	$5.00
Undeliverable Statement Handling Fee	*$5.00*
Verification Of Deposit Per Account	$20.00

ACH FEES

ACH Block Authorization Monthly Per Account	$10.00
ACH Block Set-Up	$5.00
ACH Filter Authorization Monthly Per Account	$10.00
ACH Origination Chargeback/Creditback	$10.00
ACH File Reversal Charge	*$35.00*
ACH Filter Per Item	$1.00
ACH Filter Set-Up	$5.00
ACH Origination Reversal	$30.00
ACH Stop Payment Per Request	$30.00
Direct ACH Monthly	$25.00
Direct ACH Set-Up Fee (SFTP)	**$150.00**
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
Next Day ACH Origination (Credit or Debit) Per Item	*$0.20*
Same Day ACH Origination (Credit or Debit) Per Item	**$1.00**
Standard ACH Origination Per Item	**$0.20**
Standard ACH Received (Credit or Debit) Per Item	**$0.20**

BUSINESS BILL PAY

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 Online Per Request	$15.00
Tax Payment Per Payment	$5.00

BUSINESS CHECKING PLUS

Debit Transactions Per Item, Per Month (After 400 Withdrawals, Checks, or Drafts)	**$0.45**
Standard ACH Origination (After 100 Transactions)	$0.15
Incoming Domestic Online Banking Wires – eNotice (After 2 Wires)	*$15.00*
Outgoing Domestic Online Banking Wires – eNotice (After 2 Wires)	$15.00
Currency (excludes rolled/bagged coins)	
Per $1,000 Deposited After $20,000	**$2.00**
Per $1,000 Provided After $20,000	**$1.70**
Each Additional Log-In ID (Employee Access Control)	$5.00

BUSINESS CHECKING NON-ANALYZED & BUSINESS INTEREST ON CHECKING PER ITEM, PER MONTH

Debit Item (Checks Paid After 300 Debits)	**$0.45**

BUSINESS ONLINE BANKING

Each Additional Log-In ID (Employee Access Control)	$5.00
Multiple Access Service Set-Up	*$150.00*
Custom Reporting Set-Up	*$200.00*
Custom Reporting Monthly	*$50.00*
Custom File Creation Set-Up	*$100.00*
Custom File Creation Monthly	*$50.00*
Basic API Connectivity Set-Up	*$250.00*
Basic API Connectivity Monthly	*$60.00*
Transmission Method: SFTP Set-Up	*$100.00*
Transmission Method: SFTP Monthly	*$75.00*

BUSINESS ONLINE BANKING WITH CASH MANAGER[2]

Cash Manager Per Month	**$50.00**

CASHIER'S CHECKS

Client	**$10.00**
Non-Client	**$20.00**

CHECK IMAGE DEPOSIT/ICL/X9.37[1]

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	$0.15
Per Box Provided	$4.00
Per Large Bag Provided	**$0.80**
Per Small Bag Provided	*$0.35*
Per Loose Standard Bag Provided	$7.00
Per Roll Provided	$0.15

COLLECTION PROCESSING

Incoming Domestic	$50.00
Incoming International	**$75.00**
Outgoing Domestic (Plus Correspondent Bank Fees)	**$25.00**
Outgoing International (Plus Correspondent Bank Fees)	**$50.00**

F&M BANK

BUSINESS SCHEDULE OF FEES CONTINUED

COPY
Per Item (e.g. Checks, Deposit Slips) $5.00
Per Statement With Images $10.00
Per Statement Without Images $5.00

CREDIT CARDS
Refer to the Elan Cardmember Agreement.

CURRENCY (IN OR OUT)
Per $1,000.00 Deposited $2.00
Per $1,000.00 Provided $1.70

EARLY ACCOUNT CLOSURE
Checking/Money Market Accounts (Within 90 Days Of Opening) $20.00
Savings Accounts (Within 180 Days Of Opening) $20.00

LOCKBOX – ELECTRONIC[1]
Set-Up Per Box $250.00
Maintenance Per Box Per Month $175.00
Monthly Minimum $325.00
Reporting Per Month $150.00
Image Transaction (Correspondence) Per Page $0.40
Data Entry Per Keystroke $0.025
Data Capture MICR Line $0.10
Deposit $1.75
Image Transaction $0.08
Incoming Courier Pack Per Pack $5.00
Items Processed Per Online Item $0.45
Items Processed Per Paper Item $0.65
Look Up/Payment Import Files Implementation Per Invoice $0.45
Look Up Table Per Month $325.00
Special Handling (e.g. Cash, Foreign Items) Per Item $3.50
Unprocessable Items Per Item $0.40
Box Rental Fee ..... At Cost + 10%
Credit Card Processing Per Item $0.60
Online Exception Decisioning Access Per Month $50.00
Exception Processing Per Item $0.50
Online Payments Portal One Time Set Up $850.00
Online Payment Per Item $0.55
Online e-Bill Presentment Monthly Maintenance $325.00
Remote Capture Twain Compatible Document Scanner ..... $725 - $1,400.00
Remittance Imaging: Image Archiving Per Item Per Month $25.00

MEDICAL ELECTRONIC LOCKBOX (MED ESOLUTIONS)[1]
Please See All Fees Noted Above for Electronic Lockbox
Med eSolutions Image Transaction $0.45

MONEY ORDERS
Client $5.00
Non-Client $10.00

NOTARY SERVICES (ACKNOWLEDGEMENTS, JURATS, ETC.)
Client, Per Signature $10.00
Non-Client, Per Signature $15.00

PRE-PAID GIFT CARDS
MasterCard® Pre-Paid Gift Card Activation Per Card ..... Up to $6.95
Inactivity Per Month (After 12 Consecutive Months Of Inactivity) $4.95
Replacement Of Lost Or Stolen Card $8.00

POSITIVE PAY
Check Positive Pay Service Per Month Per Account $30.00
Check Positive Pay With Payee Match Monthly Per Account $30.00
ACH Positive Pay Monthly Per Account $30.00
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
EDI Reporting (Monthly) $50.00
BAI2 Reporting (Monthly) $50.00
Transmission Method – SFTP Set-Up $100.00
Transmission Method – SFTP (Monthly) $75.00

REMOTE DEPOSIT CAPTURE (RDC)[1]
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
Monthly License (Up To 2 Licenses) $35.00
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
Key Deposit $20.00
Forced Entry ..... At Cost
Late Fee $10.00
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

SMART SAFE[1]
Smart Safe Deposit Correction Notice $5.00
Smart Safe Setup Fee $100.00
Smart Safe Service Per Unit Per Month $50.00

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 Wire – eNotice $15.00
Online Banking Outgoing Wire – Mail Notice $25.00
Outgoing Domestic Wire – eNotice $30.00
Outgoing Domestic Wire – Mail Notice $35.00
Wire Processing Customer Draw Down Authorization Per Draw Down $10.00
Wire Processing Customer Scheduled Wire Per Wire $10.00
*Online Banking Wires Are For Domestic & Int'l Via US Correspondent Bank Purposes Only

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 $40.00

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.