



PERSONAL 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.

BANK FEES

ATM Service Charge (At A Non-F&M Bank ATM)	\$2.50
Bond Coupon Collection	\$10.00
Chargeback Item Fee	\$10.00
Checks/Deposit Slips	Per Catalog Pricing
Counter Check Request Per Sheet	\$2.00
Debit Card Foreign Transaction (International)	3% Of Purchase Price
Debit Card Replacement Fee	\$5.00
Debit Card Rush Delivery Fee	\$15.00
Debit Item (Checks Paid) – Bronze Checking	\$0.30
Debit Item – Bankruptcy Trustee Account	\$0.45
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
Overdraft Item/s Fee	\$30.00
Overdraft Item/s Fee BP (Bounce Protection)	
Per Item, \$150 Max Per Day	\$30.00
Paper Statement	\$5.00
Research Per Hour - Bank Account (1 Hour Minimum, Prorated Thereafter)	\$50.00
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	\$10.00

CASHIER'S CHECKS

Client	\$10.00
Non-Client	\$20.00

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

COPY

Per Item (e.g. Checks, Deposit Slips)	\$5.00
Per Statement With Images	\$10.00
Per Statement Without Images	\$5.00
Web-CD Statement (Not Available To New Accounts)	\$20.00

CREDIT CARDS

Refer to the Elan Cardmember Agreement.

CURRENCY (IN OR OUT)*

Per \$1,000.00 Deposited	\$1.40
Per \$1,000.00 Provided	\$1.25

* No Currency Charge For Youth Savings Account

EARLY ACCOUNT CLOSURE

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

* No Early Account Closure Fee For Youth Savings Account

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

ONLINE BANKING

Bill Pay Overnight Check	\$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 Per Request	\$30.00
Same Day Electronic Bill Payment	\$12.95
Stop Payment Online Per Request	\$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

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

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 Processing Customer Scheduled Wire Per Wire	\$10.00

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

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.