Services and Fees

This document is current as 10/25/17.

Product terms, conditions, benefits, pricing, and fees are subject to change with or without notice.
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<td>ACH Origination</td>
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<td>Bill Pay</td>
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<tr>
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</tr>
</tbody>
</table>
SERVICES AND FEES

Mobile Banking
Mobile Check Deposit
Text Banking
Overdraft Features
Sweep Transfer Services
Ready Cash Deposit (RCD)
Bounce Protection SM
Physician Banking with Concierge Service
Positive Pay
Pre-Paid Gift Cards
Remote Deposit Capture (RDC)
Check Image Deposit
Safe Deposit Boxes
Smart Safes
Telebanker
Traveler’s Cheques
Trust Services
USA Patriot Act Disclosure
Investment Services – Not FDIC Insured
PERSONAL SCHEDULE OF FEES

Bank Fees
Account History ............................................. $2.00
Bond Coupon Collection .................................. $7.50
Chargeback ................................................... $6.00
Checks/Deposit Slips ....................................... Per Catalog Pricing
ATM Service Charge ...................................... $1.50
Endorsement Stamp ........................................ Per Catalog Pricing
Escheatment Notice ....................................... $2.00
Legal Process ............................................... $100.00
Paper Statement Fee ...................................... $3.00
Research Per hour (1 hr minimum, prorated thereafter) $30.00
Stop Payment (ACH or Check) ......................... $20.00

Cashier's Checks
Client .......................................................... $6.00
Non-Customer .............................................. $8.00

Collection Processing
Incoming Domestic ......................................... $40.00
Incoming International ..................................... $50.00
Outgoing Domestic (plus correspondent bank fees) $15.00
Outgoing International (plus correspondent bank fees) $30.00

Copy
Per Item (checks and misc. items) ...................... $2.00
Per Statement Without Images ........................ $4.00
Per Statement With Images ............................... $6.00
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 Accounts (within 90 days of opening) .... $10.00
Savings Accounts (within 1 year of opening) .... $5.00

Money Orders
Client .......................................................... $4.00
Non-Customer .............................................. $6.00

Notary Services (for non-Bank required and/or related documents)
Notice of Nonpayment of a Promissory Note/Signature $5.00
Acknowledgements, Jurats, etc./Signature ......... $10.00

Online Banking
Online Banking Per Month ............................. No Charge
Stop Payment F&M Paper Check Per Request .... $20.00
Bill Pay Per Month/Per Log-In ID (up to 15 pmts/month) $5.00
Each Additional Bill Pay over 15 payments/month $0.40
Each Additional Elite Bill Pay over 5 payments/month $0.40
Paid Return Item Fee Per Item ......................... $20.00
Stop Payment Draft (Stop Payment Request) .... $15.00
Re-Issue Draft Per Draft Item ......................... $15.00
Overnight Delivery Draft Per Request ............... $15.00

Overdrafts
Nonsufficient Funds Per Overdraft ($200 max per day) $20.00

Pre-Paid Gift Cards
MasterCard® Pre-Paid Gift Card Activation Fee/Card $3.00
Inactivity Fee/Month (assessed 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

Transfer of Funds
Sweep Transaction ........................................ $5.00
Telephone Transaction ................................ $2.00

Traveler's Cheques
Cheques for Two requiring 2 signatures... 2% of purchase price

Wire Transfers – Domestic
Outgoing Domestic Wire – eNotice .................. $25.00
Outgoing Domestic Wire – Mail Notice ............ $28.00
Incoming Domestic Wire – eNotice ................. $7.00
Incoming Domestic Wire – Mail Notice ............ $10.00

Wire Transfers – International
Outgoing International (correspondent fees included) $60.00
Incoming International Wire – eNotice ............ $7.00
Incoming International Wire – Mail Notice ....... $10.00

Teen, College, Elite, Varsity, Senior, Classic, Gold and Platinum Checking Accounts include additional products and services, some at a discounted or waived fee schedule. For more information, please see the account details or your account agreement.

Overdrafts
Nonsufficient Funds Per Overdraft ($150 max per day) $30.00

Transfer of Funds
Sweep Transaction (Teen Checking) ............... $5.00
Sweep Transaction (College Checking) ............ $8.00
Sweep Transaction (Senior, Classic Checking) ... $9.00
Telephone Transaction (Teen, College, Senior, Classic Checking) ...................... $10.00

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.

Member FDIC | fmb.com | Rev. 10/25/17
### Bank Fees
- Account History .................................................. $2.00
- Bond Coupon Collection ........................................ $7.50
- Business Statement on CD-ROM (not available to new accounts) ........................................ $15.00
- Chargeback (Check) ............................................. $6.00
- Checks/Deposit Slips ............................................ Per Catalog Pricing
- Courier Services .................................................. Per Agreement + 10%
- ATM Service Charge ........................................... $1.50
- Deposit Bag (disposable) ....................................... $0.25-$0.80
- Deposit Correction ............................................... $5.00
- Endorsement Stamp ............................................ Per Catalog Pricing
- Escrow / Settlement Notice .................................... $2.00
- Legal Process .................................................... $100.00
- Positive Pay Service Per Month ............................. $25.00
- Research Per Hour (1 hour minimum, prorated thereafter) ........................................ $30.00
- Special Statement ............................................... $4.00
- Stop Payment (ACH or Check) ............................... $20.00

### Business Online Banking
- Business Online Banking Per Month ...................... No Charge
- Stop Payment F&M Paper Check Per Request .......... $20.00
- Bill Pay Per Month/Per Log-In ID (up to 15 payments/month) ........................................ $5.00
- Each Additional Bill Pay over 15 payments/month ........................................ $0.40
- Paid Return Item Fee Per Item ................................ $20.00
- Stop-Payment Draft Request ................................. $15.00
- Re-Issue Draft Per Item ........................................ $15.00
- Overnight Delivery Draft Per Request ...................... $15.00

### Business Online Banking with Cash Manager
- Cash Manager Per Month (up to 3 Log-In IDs) ......... $14.95
- ACH Item Origination Per Item ............................. $2.00
- ACH Item Reversal/Item .................................... $0.10
- Stop Payment F&M Paper Check Per Request .......... $20.00
- ACH Item Origination Chargeback ......................... $6.00
- ACH Reversal ................................................... $3.00
- Online Banking Outgoing Domestic Wire – eNotice ........................................ $20.00
- Stop Payment Outgoing Domestic Wire – Mail Notice ........................................ $23.00

### Cashier’s Checks
- Client ................................................................. $6.00
- Non-Customer .................................................... $8.00

### Coin (in or out)
- Coin & Currency Change Order .......................... $3.00
- Per Standard Bag Deposited ................................ $5.00
- Per Mixed Standard Bag Deposited ....................... $8.00
- Per Roll Deposited ............................................. $0.10
- Per Box Provided ................................................ $4.00
- Per Loose Standard Bag Provided ....................... $3.50
- Per Roll Provided .............................................. $0.12
- Per Coin Bag Provided ....................................... $0.60

### Collection Processing
- Incoming Domestic ............................................ $40.00
- Incoming International ....................................... $50.00
- Outgoing Domestic (plus correspondent bank fees) ........................................ $15.00
- Outgoing International (plus correspondent bank fees) ........................................ $30.00

### Copy
- Per Item (checks and misc. items) ......................... $2.00
- Per Statement Without Images .......................... $4.00
- Per Statement With Images ................................ $6.00
- 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 Accounts (within 90 days of opening) .......... $10.00
- Savings Accounts (within 1 year of opening) .......... $5.00

### Merchant Services
- Merchant Services ............................................. Per Agreement
- Merchant Services Supplies ................................ Market Price

### Money Orders
- Client ............................................................. $4.00
- Non-Customer ................................................... $6.00

### Notary Services (for non-Bank required and/or related documents)
- Notice of Nonpayment of a Promissory Note Per Signature ........................................ $5.00
- Acknowledgements, Jurats, etc. Per Signature .......... $10.00

### Overdrafts
- Nonsufficient Funds Per Overdraft ....................... $20.00

### Pre-Paid Gift Cards
- MasterCard® Pre-Paid Gift Cards Activation Fee Per Card ........................................ $3.00
- Inactivity Fee Per Month (assessed 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

### Smart Safes
- Monthly Service Fee Per Unit ............................... $150.00

### Transfer of Funds
- Sweep Transaction ............................................. $5.00
- Telephone Transfer ............................................ $2.00

### Wire Transfers – Domestic & USD Int’l via US Correspondent Bank
- Online Banking Outgoing Domestic Wire – eNotice ........................................ $20.00
- Online Banking Outgoing Domestic Wire – Mail Notice ........................................ $23.00
- Outgoing Domestic Wire – eNotice ........................ $25.00
- Outgoing Domestic Wire – Mail Notice .................. $28.00
- Incoming Domestic Wire – eNotice ........................ $7.00
- Incoming Domestic Wire – Mail Notice .................. $10.00

* USD Int’l via US Correspondent Bank is for commercial purpose only.

### Wire Transfers – International
- Outgoing International Wire – USD ....................... $50.00
- Outgoing International Wire – FX ........................ $40.00
- Incoming International Wire – eNotice .................... $7.00
- Incoming International Wire – Mail Notice ............ $10.00

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.
### Bank Fees

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Analysis Maintenance Fee Per Month</td>
<td>$18.00</td>
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<tr>
<td>Account History</td>
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<td>ACH Item Credit</td>
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<tr>
<td>ACH Item Debit</td>
<td>$0.10</td>
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<tr>
<td>ACH Item Origination</td>
<td>$0.10</td>
</tr>
<tr>
<td>ACH Origination Reversal</td>
<td>$30.00</td>
</tr>
<tr>
<td>Bond Coupon Collection</td>
<td>$7.50</td>
</tr>
<tr>
<td>Business Statement on CD-ROM (not available to new accounts)</td>
<td>$15.00</td>
</tr>
<tr>
<td>Business Online Banking</td>
<td>No Charge</td>
</tr>
<tr>
<td>Cash Manager Additional User</td>
<td>$2.00</td>
</tr>
<tr>
<td>Charge Manager Additional User</td>
<td>$14.95</td>
</tr>
<tr>
<td>Cashier's Check</td>
<td>$6.00</td>
</tr>
<tr>
<td>Change Order (in or out)</td>
<td>$3.00</td>
</tr>
<tr>
<td>Chargeback (Check or ACH)</td>
<td>$6.00</td>
</tr>
<tr>
<td>Checks/Deposit Slips</td>
<td>Per Catalog Pricing + $10.00</td>
</tr>
<tr>
<td>Courier Services</td>
<td>Per Agreement + 10%</td>
</tr>
<tr>
<td>Debit Item (checks paid)</td>
<td>$0.12</td>
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<tr>
<td>Deposit Bag/Each (disposable)</td>
<td>$0.25–$0.80</td>
</tr>
<tr>
<td>Deposit Correction</td>
<td>$5.00</td>
</tr>
<tr>
<td>Deposit Item</td>
<td>$0.10</td>
</tr>
<tr>
<td>Deposit Ticket/Each</td>
<td>$1.00</td>
</tr>
<tr>
<td>Endorsement Stamp</td>
<td>Per Catalog Pricing + $10.00</td>
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<tr>
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<td>Per Agreement</td>
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<td>Merchant Services Supplies</td>
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<tr>
<td>Nonsufficient Funds or Overdraft Per Item</td>
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</tr>
<tr>
<td>Positive Pay Service Per Month</td>
<td>$25.00</td>
</tr>
<tr>
<td>Remote Deposit Capture</td>
<td>Per Agreement</td>
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<tr>
<td>Research Per Hour (1 hour minimum, prorated thereafter)</td>
<td>$30.00</td>
</tr>
<tr>
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<tr>
<td>Stop Payment (ACH or Check)</td>
<td>$20.00</td>
</tr>
<tr>
<td>Sweep Transaction</td>
<td>$5.00</td>
</tr>
<tr>
<td>Telephone Transfer Fee</td>
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<td>Vendor Invoice</td>
<td>Cost + $10.00</td>
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### Check Image Deposit

<table>
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<tbody>
<tr>
<td>One Time Set-up Fee</td>
<td>$100.00</td>
</tr>
<tr>
<td>Monthly Fee (if less than 2,000 items processed per month)</td>
<td>$100.00</td>
</tr>
<tr>
<td>Check Image Scanned and Provided Electronically</td>
<td>Per Catalog Pricing + $10.00</td>
</tr>
<tr>
<td>On-U s Item - F&amp;M Drawn Item Per Check</td>
<td>$0.08</td>
</tr>
<tr>
<td>Non F&amp;M Item - Transit Item Per Check</td>
<td>$0.08</td>
</tr>
<tr>
<td>Deposit Ticket (deposit provided electronically per deposit)</td>
<td>$1.00</td>
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### Coin (in or out)

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Standard Bag Deposited</td>
<td>$5.00</td>
</tr>
<tr>
<td>Per Mixed Standard Bag Deposited</td>
<td>$8.00</td>
</tr>
<tr>
<td>Per Roll Deposited</td>
<td>$0.10</td>
</tr>
<tr>
<td>Per Box Provided</td>
<td>$4.00</td>
</tr>
<tr>
<td>Per Loose Standard Bag Provided</td>
<td>$3.50</td>
</tr>
<tr>
<td>Per Roll Provided</td>
<td>$0.12</td>
</tr>
<tr>
<td>Per Coin Bag Provided</td>
<td>$0.60</td>
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### Collection Processing

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incoming Domestic</td>
<td>$40.00</td>
</tr>
<tr>
<td>Incoming International</td>
<td>$50.00</td>
</tr>
<tr>
<td>Outgoing Domestic (plus correspondent bank fees)</td>
<td>$15.00</td>
</tr>
<tr>
<td>Outgoing International (plus correspondent bank fees)</td>
<td>$30.00</td>
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</table>

### Copy

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per item (Checks and misc. Items)</td>
<td>$2.00</td>
</tr>
<tr>
<td>Per Statement Without Images</td>
<td>$4.00</td>
</tr>
<tr>
<td>Per Statement With Images</td>
<td>$6.00</td>
</tr>
<tr>
<td>Per CD-ROM Statement (not available to new accounts)</td>
<td>$15.00</td>
</tr>
</tbody>
</table>

### Currency (in or out)

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per $1,000.00 Deposited</td>
<td>$1.40</td>
</tr>
<tr>
<td>Per $1,000.00 Provided</td>
<td>$1.20</td>
</tr>
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</table>

### Lockbox (not available to new accounts after 12-31-2013)

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
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<tbody>
<tr>
<td>Maintenance Per Box Per Month</td>
<td>$150.00</td>
</tr>
<tr>
<td>Mini-Box 0–7 Items Processed</td>
<td>$75.00</td>
</tr>
<tr>
<td>Deposits Per Deposit</td>
<td>$1.00</td>
</tr>
<tr>
<td>Items Processed Per Item</td>
<td>$0.24</td>
</tr>
<tr>
<td>Foreign Item Handling Per Item</td>
<td>$3.00</td>
</tr>
<tr>
<td>Bankcard Payment Processing Per Payment</td>
<td>$0.25</td>
</tr>
<tr>
<td>Scan Image Check Per Item</td>
<td>$0.08</td>
</tr>
<tr>
<td>Image Transmission Per Item</td>
<td>$0.02</td>
</tr>
<tr>
<td>Batching/Sorting - Rejects and Correspondence Per Item</td>
<td>$0.05</td>
</tr>
<tr>
<td>Rough Sort/Batching Per Item</td>
<td>$0.10</td>
</tr>
<tr>
<td>Batch Preparation Per Batch</td>
<td>$0.25</td>
</tr>
<tr>
<td>Image System Reports Per Month</td>
<td>$25.00</td>
</tr>
<tr>
<td>Custom System Reports Per Month</td>
<td>$150.00</td>
</tr>
<tr>
<td>Collate Copies With Endocures Per Item</td>
<td>$0.05</td>
</tr>
<tr>
<td>U.S. Postal Service Mailing Per Month</td>
<td>$45.00</td>
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<tr>
<td>U.S. Postal Service Mail Pickup Per Month</td>
<td>$50.00</td>
</tr>
<tr>
<td>Courier Per Month</td>
<td>Per Agreement + 10%</td>
</tr>
<tr>
<td>Data Entry Per Item</td>
<td>$0.35</td>
</tr>
<tr>
<td>Special Stapling Per Item</td>
<td>$0.03</td>
</tr>
<tr>
<td>Fax Per Page</td>
<td>$0.25</td>
</tr>
<tr>
<td>CD Production Per CD</td>
<td>$15.00</td>
</tr>
<tr>
<td>Research Per Hour (1 hour minimum, prorated thereafter)</td>
<td>$30.00</td>
</tr>
</tbody>
</table>

### Lockbox – Electronic

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Set-Up Per Box</td>
<td>$150.00</td>
</tr>
<tr>
<td>Maintenance Per Box Per Month</td>
<td>$150.00</td>
</tr>
<tr>
<td>Reporting Per Month</td>
<td>$150.00</td>
</tr>
<tr>
<td>CD (not available to new accounts)</td>
<td>$15.00</td>
</tr>
<tr>
<td>Deposit</td>
<td>$1.25</td>
</tr>
<tr>
<td>Items Processed Per Online Item</td>
<td>$0.05</td>
</tr>
<tr>
<td>Items Processed Per Paper Item</td>
<td>$0.65</td>
</tr>
<tr>
<td>Image Transaction</td>
<td>$0.08</td>
</tr>
<tr>
<td>Data Entry Per Keystroke</td>
<td>$0.025</td>
</tr>
</tbody>
</table>

### Medical Electronic Lockbox (Med eSolutions)

Please see all fees noted above for Electronic Lockbox Fees.

Med eSolutions Image Transaction                            $0.45

### Remote Deposit Capture (RDC)

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Time Set-Up Fee Per Location</td>
<td>$150.00</td>
</tr>
<tr>
<td>Rental Fee Per Month (scanner plus maintenance)</td>
<td>$25.00 – 50.00</td>
</tr>
<tr>
<td>Monthly License Fee (up to 2 licenses)</td>
<td>$30.00</td>
</tr>
<tr>
<td>Monthly Fee (licenses in excess of the first 2)</td>
<td>$20.00</td>
</tr>
<tr>
<td>Check Scanned and Provided Electronically</td>
<td>Per Catalog Pricing + $10.00</td>
</tr>
<tr>
<td>On-U s Item - F&amp;M Drawn Item Per Check</td>
<td>$0.10</td>
</tr>
<tr>
<td>Non F&amp;M Item - Transit Item Per Check</td>
<td>$0.10</td>
</tr>
<tr>
<td>Deposit Ticket (deposit provided electronically per deposit)</td>
<td>$1.00</td>
</tr>
</tbody>
</table>

### Smart Safes

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Service Fee Per Unit</td>
<td>$150.00</td>
</tr>
</tbody>
</table>

### Wire Transfers – Domestic & USD Int'l via US Correspondent Bank*

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online Banking Outgoing Domestic Wire – eNotice</td>
<td>$20.00</td>
</tr>
<tr>
<td>Online Banking Outgoing Domestic Wire – Mail Notice</td>
<td>$23.00</td>
</tr>
<tr>
<td>Outgoing Domestic Wire – e-Notice</td>
<td>$25.00</td>
</tr>
<tr>
<td>Outgoing Domestic Wire – Mail Notice</td>
<td>$28.00</td>
</tr>
<tr>
<td>Incoming Domestic Wire – e-Notice</td>
<td>$7.00</td>
</tr>
<tr>
<td>Incoming Domestic Wire – Mail Notice</td>
<td>$10.00</td>
</tr>
</tbody>
</table>

* USD Int'l via US Correspondent Bank is for commercial purpose only.

### Wire Transfers – International

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Outgoing International (correspondent fees included)</td>
<td>$60.00</td>
</tr>
<tr>
<td>Personal Incoming International Wire – eNotice</td>
<td>$7.00</td>
</tr>
<tr>
<td>Personal Incoming International Wire – Mail Notice</td>
<td>$10.00</td>
</tr>
<tr>
<td>Commercial Outgoing International Wire – USD</td>
<td>$50.00</td>
</tr>
<tr>
<td>Commercial Outgoing International Wire – FX</td>
<td>$40.00</td>
</tr>
<tr>
<td>Commercial Incoming International Wire – eNotice</td>
<td>$7.00</td>
</tr>
<tr>
<td>Commercial Incoming International Wire – Mail Notice</td>
<td>$10.00</td>
</tr>
</tbody>
</table>

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.

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ACCOUNT ANALYSIS SCHEDULE OF FEES

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ACCOUNTS

Bankruptcy Trustee Account
This account is available for Chapter 11 and Chapter 13 bankruptcy types only.

- Minimum balance to open: $200.
- This account does not pay interest.
- Any account originally opened as non-analyzed may be subsequently analyzed at the Bank’s discretion. Various fees will be imposed on analyzed accounts. A complete listing of fees related to account analysis may be found on the Account Analysis Schedule of Fees.
- Fees
  - Minimum balance fee
    - $8 plus $0.30 per check paid will be imposed if the minimum balance in the account is less than $2,000 on any day of the statement cycle.
    - $7 plus $0.30 per check paid will be imposed if the minimum account balance is greater than or equal to $2,000 but less than $3,000 on any day of the statement cycle.
  - A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.

Business Checking – Analyzed

- Minimum balance to open: $200.
- This account does not pay interest. However, it provides an earnings credit that is used to offset certain service fees incurred by the account’s activities, i.e. checks paid, items deposited, etc.
- In addition to each monthly account statement, a monthly analysis statement is provided which includes an accounting of services used and earnings credits that offset service expenses.
- Earnings credits are based on average monthly balances of: $0 - $99,999; $100,000 - $499,999; $500,000 - $999,999; and $1 million plus. Competitive market rates apply.
- Fees
  - Maintenance fee per month: $18.
  - A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.

Business Checking – Non Analyzed

- Minimum balance to open: $200.
- This account does not pay interest.
- Any account originally opened as non-analyzed may be subsequently analyzed at the Bank’s discretion. Various fees will be imposed on analyzed accounts. A complete listing of fees related to account analysis may be found on the Account Analysis Schedule of Fees.
• Fees
  o A minimum balance fee of $10 will be imposed every month if the balance in the account falls below $4,000 any day of the statement cycle.
  o A per check charge of $0.30 will be imposed for each transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below $4,000 any day of the statement cycle.
  o A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.
  o A complete schedule of other account related fees can be found on the Schedule of Fees.

Certificates of Deposit

• Minimum balance to open: $1,000.
• The interest rate and annual percentage yield for your account depend upon the applicable rate tier.
• The interest rate and annual percentage yield on the account can be obtained from any F&M Bank Office.
• Interest accrues on the business day a deposit is made, including non-cash items (i.e., checks).
• The daily balance method is used to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
• The interest rate on the account will be paid until the first maturity of the Certificate.
• The account will automatically renew at maturity.
• Deposits may be made on the maturity date and during the grace period.
• A complete schedule of other account related fees can be found on the Schedule of Fees.

7 – 31 Day Market Rate Certificate of Deposit

• Interest will be compounded at maturity. Interest will be added back to the principal at maturity. Other crediting arrangements may be made.
• There is one (1) business day after the maturity date to withdraw funds without penalty.
• A penalty will be imposed if any of the principal is withdrawn before the maturity date. The penalty amount will be equal to all interest earned but not less than 7 days interest, and therefore, may be deducted from the principal.

91 and 182 Day; 12 – 23; 24 – 35; 36 – 47; 48; and 60 Month Market Rate Certificate of Deposit

• Interest will be compounded monthly. Interest will be added back to the principal monthly. Other crediting arrangements may be made.
• Interest accrues on the business day a deposit is made, including non-cash items (i.e., checks).
• There are 10 calendar days after the maturity date to withdraw funds without penalty.
• A penalty will be imposed if any of the principal is withdrawn before the maturity date. A penalty will be imposed for withdrawals before maturity. The penalty amount will be equal to 180 days if maturity is 18 months or more, 90 days interest if CD matures in more than 12 months but less than 18 months or 30 days if maturity is 12 months or less.
Bond Certificate of Deposit

- Bond Certificates of Deposit have a default term of 12 months, although the term may vary depending on the bond requirements.
- Interest will not be compounded. Interest will be paid by check at maturity. Other crediting arrangements may be made.
- Interest accrues on the business day a deposit is made, including non-cash items (i.e., checks).
- There are 10 calendar days after the maturity date to withdraw funds without penalty.
- A penalty will be imposed if any of the principal is withdrawn before the maturity date. The penalty amount will be equal to 90 days interest if CD matures in more than 12 months but less than 18 months or 30 days if maturity is 12 months or less.
- Deposits may not be made to this account.

Loan Collateral Certificate of Deposit

Loan Collateral Certificates of Deposit may be opened in conjunction with a Bank loan. Terms and Conditions may be obtained from the Lending Team processing the loan request.

- Interest will not be compounded. Interest will be paid by check at maturity. Other crediting arrangements may be made.
- Interest accrues on the business day a deposit is made, including non-cash items (i.e., checks).
- There are 10 calendar days after the maturity date to withdraw funds without penalty.
- We will impose a penalty if you withdrawal any of the principal before the maturity date. A penalty will be imposed for withdrawals before maturity. The penalty amount will be equal to 180 days if maturity is 18 months or more, 90 days interest if CD matures in more than 12 months but less than 18 months or 30 days if maturity is 12 months or less. On terms 7-31 days, the penalty amount will be equal to all interest earned but not less than 7 days interest; and; may be deducted from the principal.
- Deposits may not be made to this account.
- The bank retains the right to redeem certificate at any time as outlined in the security agreement.

Christmas Club Account

F&M Bank offers two types of Christmas Club accounts: a coupon book or automatic transfer from your F&M account. Coupon deposits are accepted late November through October, while automatic transfers are processed January through October, with the balance and accrued interest paid by check in early November.

- The interest rate and annual percentage yield on the account can be obtained from any F&M Bank Office. The Bank may change the interest rate at any time.
- Interest begins to accrue on the business day a deposit is made.
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- Interest will be paid once a year in November. If the account is closed before interest is credited, the accrued interest will not be paid. There is no compounding of interest during the term of the account.
- Deposits can be automatically transferred from an F&M checking account or initiated by you. To process the deposits by automatic transfer, a signed authorization is necessary.
• The Automatic Christmas Club account will be automatically renewed at maturity.
• No withdrawals are allowed from the Christmas Club account. A check is mailed to you for the principal plus accrued interest once per year in November.
• A $5.00 fee will be imposed for closing the account prior to November.
• If account is closed before interest is paid, the accrued interest will not be credited.
• The Bank reserves the right, at any time, to require not less than 7 days notice in writing before any withdrawal from this account.
• A complete schedule of other account related fees can be found on the Schedule of Fees.

Classic Checking

• Minimum balance to open: $100.
• A Debit MasterCard® is provided.
• Free Debit Card Fraud Alerts.
• Free Online Banking.
• Free Bill Pay.
• Free Mobile Banking with Text Banking.
• Free Mobile Check Deposit.
• Free Direct Deposit, Telebanker, Call Center, eStatements and eNotices.
• Unlimited Check Writing.
• This account does not pay interest.
• Fees
  o $15 Monthly Service Charge (Maintenance Fee).
  o Ways to Waive $15 Maintenance Fee during each statement cycle:
    ▪ Total direct deposit of $500 or more made to this account or
    ▪ 20 or more Debit Card Point-of-Sale (POS) transactions from this account, excluding transactions conducted at an ATM or
    ▪ Maintain an average daily balance* of $1,500 or more in this account or
    ▪ The primary accountholder** maintains a combined average daily balance*** of $5,000 or more in a checking and/or savings account(s).
      • By opening this account, the primary accountholder consents to the right to share with other parties on this account, the existence and balances of all related accounts upon request, and represents and warrants that each co-owner of a related account authorizes the balances of the account to be combined for program benefits.

*The average daily (ledger) balance is calculated by adding the principal in this account for each day of the statement cycle, divided by the number of days in the statement cycle.
**The primary accountholder is the person identified in the section “Owner/Signer Information” of the Account Agreement used to open this account.
***The combined average daily balance is the sum of the average daily balances in this account and in each checking and/or savings account (with a primary or joint relationship) that is related to the primary accountholder. The average daily balance for related accounts is calculated by adding the principal in the account(s) for each day from the first day of the related
accounts’ current statement cycle through the last day of this account’s statement cycle, divided by the number of days between these two dates.

- $1.50 ATM Service Charge fee per transaction made at a Non-F&M ATM.
  - Other financial institutions and ATM operators may charge an additional Foreign ATM Surcharge fee to use their ATM, which is disclosed and debited at the time of your transaction.

- A $3 paper statement fee is assessed each statement cycle when you elect to receive this account’s statement by mail. To avoid this fee, you must enroll in electronic delivery of statements.

- Transfers
  - Sweep Transaction: $9 per transaction
  - Telephone Transaction: $10 per transaction

- A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.

- A complete schedule of other account related fees can be found on the Schedule of Fees.

### College Checking

- For 18 to 24 year old students.
  - F&M Bank reserves the right to verify enrollment at account opening.
- Minimum balance to open: $25.
- A Debit MasterCard® is provided.
- Free Debit Card Fraud Alerts.
- Reversal of the Foreign ATM Surcharge Fee and the ATM Service Charge Fee at non-F&M Bank ATMs.
  - Applicable for non-F&M ATM use in the United States and its territories only. Overdraft fees, if applicable, may apply. Fee reversal will occur within 48 hours.
- Free Online Banking.
- Free Bill Pay.
- Free Mobile Banking with Text Banking.
- Free Mobile Check Deposit.
- Free Direct Deposit, Telebanker, Call Support, eStatements and eNotices.
- Unlimited Check Writing.
  - Free first box of F&M logo checks or variety pack of 50 checks.
- This account does not pay interest.
- On the primary account holder’s 25th birthday, this account will be converted to a Classic Checking Account.
- Fees
  - $8 Monthly Service Charge (Maintenance Fee).
  - Ways to Waive $8 Maintenance Fee during each statement cycle:
    - Total direct deposit of $250 or more made to this account or
    - 15 or more Debit Card Point-of-Sale (POS) transactions from this account, excluding transactions conducted at an ATM.
No monthly minimum balance fees.

A $3 paper statement fee is assessed each statement cycle when you elect to receive this account's statement by mail. To avoid this fee, you must enroll in electronic delivery of statements.

Transfers
- Sweep Transaction: $8 per transaction
- Telephone Transaction: $10 per transaction.

A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.

A complete schedule of other account related fees can be found on the Schedule of Fees.

Elite Checking

- For college/trade/university students ages 18 to 24 years.
- Minimum balance to open: $25.
- An Elite Debit MasterCard® is provided.
- Free Debit Card Fraud Alerts.
- Reversal of the Foreign ATM Surcharge Fee and the ATM Service Charge Fee at non-F&M Bank ATMs.
  - Applicable for non-F&M ATM use in the United States and its territories only.
    - Overdraft fees, if applicable, may apply. Fee reversal will occur within 48 hours.
- Online Banking included.
- Free Bill Pay up to 5 payments per month. Each additional payment costs $0.50 per payment.
- Free eStatements and eNotices.
- Free first order of Mini-Pack Checks.
- Overdraft options, certain restrictions apply.
- This account does not pay interest.
- Eligible to open a Market Rate Savings Account with no quarterly minimum balance or withdrawal fees until they reach age 25. The minimum balance to open the Market Rate Savings is $25. All other terms of the Market Rate Savings Account are applicable.
- On the primary accountholder's 25th birthday, the account will be converted to a Personal Checking Account.
- Fees
  - No monthly minimum balance fees.
  - A $3 paper statement fee is assessed each statement cycle when you elect to receive this account’s statement by mail. To avoid this fee, you must enroll in electronic delivery of statements.
  - A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.
  - A complete schedule of other account related fees can be found on the Schedule of Fees.
Gold Checking

- Minimum balance to open: $100.
- A Gold Debit MasterCard® is provided.
- Free Debit Card Fraud Alerts.
- Reversal of the Foreign ATM Surcharge Fee and the ATM Service Charge Fee at non-F&M Bank ATMs.
  - Applicable for non-F&M ATM use in the United States and its territories only.
  - Overdraft fees, if applicable, may apply. Fee reversal will occur within 48 hours.
- Free Online Banking.
- Free Bill Pay.
- Free Mobile Banking with Text Banking.
- Free Mobile Check Deposit.
- Free Direct Deposit, Telebanker, Call Support, eStatements and eNotices.
- Free Paper Statement, upon request.
- Unlimited Check Writing.
  - Free first box of F&M logo checks.
- Free Cashier’s Checks, Money Orders and Traveler’s Cheques *(Please see Branch Management for details)*
- Free Sweep and Telephone Transfers.
- Free Incoming Domestic Wire Transfers.
- Additional Benefits
  - Your first Gold Checking Account includes, upon request, the following:
    - 1 additional Gold Checking Account in which the Monthly Service Charge (Maintenance Fee) is waived for 1 year from the date the account is opened. Standard account requirements apply thereafter.
    - 2 savings accounts (Youth Savings and/or Market Rate Savings) in which the minimum balance fee and/or withdrawal fee is waived for 1 year from the date each account is opened. Standard account requirements apply thereafter.
    - 1 Safe Deposit Box up to $60 annual rent payment, based upon availability, in which the annual rent payment is waived for 1 year from the date the box is opened.
    - These additional benefits do not apply to any subsequent Gold Checking Account(s) opened.
- This account pays interest.
  - The Bank reserves the right, at any time, to require not less than 7 days notice in writing before any withdrawal from this account.
- The interest rate and annual percentage yield on the account can be obtained from any F&M Bank Office. The Bank may change the interest rate at any time.
  - Interest begins to accrue on the business day a deposit is made.
  - The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- Interest is compounded monthly and credited to the account monthly.
- If the account is closed before interest is credited, the accrued interest will not be paid.

**Fees**

- $20 Monthly Service Charge (Maintenance Fee).
- Ways to Waive $20 Maintenance Fee during each statement cycle:
  - Maintain a minimum daily balance of $5,000 or more in this account or
  - Maintain an average daily balance* of $10,000 or more in this account or
  - The primary accountholder** maintains a combined average daily balance*** of $50,000 or more in a checking and/or savings account(s).

  - By opening this account, the primary accountholder consents to the right to share with other parties on this account, the existence and balances of all related accounts upon request, and represents and warrants that each co-owner of a related account authorizes the balances of the account to be combined for program benefits.

  *The average daily (ledger) balance is calculated by adding the principal in this account for each day of the statement cycle, divided by the number of days in the statement cycle.

  **The primary accountholder is the person identified in the section “Owner/Signer Information” of the Account Agreement used to open this account.

  ***The combined average daily balance is the sum of the average daily balances in this account and in each checking and/or savings account (with a primary or joint relationship) that is related to the primary accountholder. The average daily balance for related accounts is calculated by adding the principal in the account(s) for each day from the first day of the related accounts’ current statement cycle through the last day of this account’s statement cycle, divided by the number of days between these two dates.

- A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.
- A complete schedule of other account related fees can be found on the Schedule of Fees.

**Health Savings Account (HSA)**

- Minimum balance to open: $100.
- Health Savings Debit MasterCard® is provided.
- Free Debit Card Fraud Alerts.
- The interest rate and annual percentage yield on the account can be obtained from any F&M Bank Office. The Bank may change the interest rate at any time.
- Interest begins to accrue on the business day a deposit is made.
- Interest accrues on the business day the deposit is made including non-cash items (i.e., checks).
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- Interest is compounded quarterly and credited to the account quarterly.
- If the account is closed before interest is credited, the accrued interest will not be paid.
The Bank reserves the right, at any time, to require not less than 7 days notice in writing before any withdrawal from this account.

Fees
- One time set-up fee: $10.
- A minimum balance fee of $5 will be imposed every quarter if the average daily balance for the quarter falls below $1,000.
- $1.50 Service Charge Fee per transaction made at a Non-F&M ATM.
  - Other financial institutions and ATM operators may charge an additional Foreign ATM Surcharge fee to use their ATM, which is disclosed and debited at the time of your transaction.
- A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.
- A complete schedule of other account related fees can be found on the Schedule of Fees.

Interest on Checking (Business)
- Minimum balance to open: $200.
- The interest rate and annual percentage yield on the account can be obtained from any F&M Bank Office. The Bank may change the interest rate at any time.
- Interest begins to accrue on the business day a deposit is made.
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- Interest is compounded monthly and credited to the account monthly.
- If the account is closed before interest is credited, the accrued interest will not be paid.
- Any account originally opened as non-analyzed may be subsequently analyzed at the Bank’s discretion. Various fees will be imposed on analyzed accounts. A complete listing of fees related to Account Analysis may be found on the Account Analysis Schedule of Fees.
- The Bank reserves the right, at any time, to require not less than 7 days notice in writing before any withdrawal from this account.

Fees
- A minimum balance fee of $12 will be imposed every month if the balance in the account falls below $5,000 any day of the statement cycle.
- A per check charge of $0.30 will be imposed for each transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below $5,000 any day of the statement cycle.
- A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.
- A complete schedule of other account related fees can be found on the Schedule of Fees.

Interest on Checking (Personal)
- Minimum balance to open: $100.
- The interest rate and annual percentage yield on the account can be obtained from any F&M Bank Office. The Bank may change the interest rate at any time.
- Interest begins to accrue on the business day a deposit is made.
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
• Interest is compounded monthly and credited to the account monthly.
• If the account is closed before interest is credited, the accrued interest will not be paid.
• The Bank reserves the right, at any time, to require not less than 7 days notice in writing before any withdrawal from this account.
• Fees
  o A minimum balance fee of $5 will be imposed every month if the average daily balance for the month falls below $1,000. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
  o A $0.30 per check charge will be imposed for each transaction (withdrawal, check paid, automatic transfer, or payment out of the account) if the average daily balance for the month falls below $1,000. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
  o A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.
  o A complete schedule of other account related fees can be found on the Schedule of Fees.

Individual Retirement Accounts (IRAs) (Traditional or Roth)

6, 12, 18, 24, 36, 48 and 60 Month Market Rate IRAs

• Minimum balance to open: $500.
• The interest rate and annual percentage yield for your account depend upon the applicable rate tier.
• Interest accrues on the business day a deposit is made, including non-cash items (i.e., checks).
• The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
• The interest rate on the account will be paid until first maturity.
• Interest is compounded quarterly and credited to the account quarterly.
• The account will automatically renew at maturity.
• Deposits may be made to the account in accordance with your IRA Plan disclosure.
• There is a 10 calendar day grace period following the maturity of the account to withdraw the funds without penalty.
• A penalty will be imposed if any of the principal is withdrawn before the maturity date. A penalty will be imposed for withdrawals before maturity. The penalty amount will be equal to 180 days if maturity is 18 months or more, 90 days interest if maturity is more than 12 months but less than 18 months or 30 days if maturity is 12 months or less.
• A complete schedule of other account related fees can be found on the Schedule of Fees.

Market Rate Money Market (Business)

• Minimum balance to open: $200.
• The interest rate and annual percentage yield depend upon the applicable rate tier.
• The interest rate and annual percentage yield on the account can be obtained from any F&M Bank Office. The Bank may change the interest rate at any time.
• Interest begins to accrue on the business day a deposit is made.
The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Interest is compounded monthly and credited to the account monthly.

If the account is closed before interest is credited, the accrued interest will not be paid.

The Bank reserves the right, at any time, to require not less than 7 days notice in writing before any withdrawal from this account.

During any month you may not make more than 6 withdrawals or transfers to another account or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party. Exceeding these limitations may result in the closure of the account or the transfer of funds to another qualified account type.

Fees
- A minimum balance fee of $8 will be imposed every month if the balance in the account falls below $3,000 on any day in the statement cycle.
- A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.
- A complete schedule of other account related fees can be found on the Schedule of Fees.

Market Rate Money Market (Personal)

- Minimum balance to open: $100.
- The interest rate and annual percentage yield depend upon the applicable rate tier.
- The interest rate and annual percentage yield on the account can be obtained from any F&M Bank Office.
- The Bank may change the interest rate at any time.
- Interest begins to accrue on the business day a deposit is made.
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- Interest will be compounded monthly and credited to the account monthly.
- If the account is closed before interest is credited, the accrued interest will not be paid.
- The Bank reserves the right, at any time, to require not less than 7 days notice in writing before any withdrawal from this account.
- During any month you may not make more than 6 withdrawals or transfers to another account or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party. Exceeding these limitations may result in the closure of our account or the transfer of funds to another qualified account type.

Fees
- A minimum balance fee of $7 will be imposed every month if the balance in the account falls below $2,500 on any day in the statement cycle.
- A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.
- A complete schedule of other account related fees can be found on the Schedule of Fees.
Market Rate Savings (Business)

- Minimum balance to open: $100.
- The interest rate and annual percentage yield depend upon the applicable rate tier.
- The interest rate and annual percentage yield on the account can be obtained from any F&M Bank Office.
- The Bank may change the interest rate at any time.
- Interest begins to accrue on the business day a deposit is made.
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- Interest will be compounded quarterly and credited to the account quarterly.
- If the account is closed before interest is credited, the accrued interest will not be paid.
- The Bank reserves the right, at any time, to require not less than 7 days notice in writing before any withdrawal from this account.
- During any month you may not make more than 6 withdrawals or transfers to another account or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party. Exceeding these limitations may result in the closure of our account or the transfer of funds to another qualified account type.
- Fees
  - A minimum balance fee of $6 will be imposed every quarter if the average daily balance for the quarter falls below $300. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
  - A $3 withdrawal fee will be imposed for each transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below $2,000 any day of the quarter on withdrawals exceeding three per quarter.
  - A $5 early closure fee will be imposed if this account is closed within 12 months from the opening date.
  - A complete schedule of other account related fees can be found on the Schedule of Fees.

Market Rate Savings (Personal)

- Minimum balance to open: $100.
- The interest rate and annual percentage yield depend upon the applicable rate tier.
- The interest rate and annual percentage yield on the account can be obtained from any F&M Bank Office.
- The Bank may change the interest rate at any time.
- Interest begins to accrue on the business day a deposit is made.
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- Interest will be compounded quarterly and credited to the account quarterly.
- If the account is closed before interest is credited, the accrued interest will not be paid.
- The Bank reserves the right, at any time, to require not less than 7 days notice in writing before any withdrawal from this account.
- During any month you may not make more than 6 withdrawals or transfers to another account or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a
third party. Exceeding these limitations may result in the closure of our account or the transfer of funds to another qualified account type.

- College and Elite Checking clients are eligible to open a Market Rate Savings Account with a minimum balance of $25, with no quarterly minimum balance or withdrawal fees until they reach age 25. All other Terms and Conditions noted are applicable.

- Fees
  o A minimum balance fee of $5 will be imposed every quarter if the average daily balance for the quarter falls below $200. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
  o A $2 withdrawal fee will be imposed for each transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below $500 any day of the quarter on withdrawals exceeding three per quarter.
  o A $5 early closure fee will be imposed if this account is closed within 12 months from the opening date.
  o A complete schedule of other account related fees can be found on the *Schedule of Fees*.

**Personal Checking**

- Minimum balance to open: $100.
- This account does not pay interest.
- Fees
  o A minimum balance fee of $5 and a per check charge of $0.30 will be imposed for each transaction (withdrawal, check paid, automatic transfer, or payment out of the account) every month if:
    - The balance in the account falls below $500 on any day of the month; OR
    - The average daily balance for the month falls below $1,000. The average daily balance is calculated by adding the principal in the account each day of the period and dividing that figure by the number of days in the period.
  o A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.
  o A complete schedule of other account related fees can be found on the *Schedule of Fees*.

**Platinum Checking**

- Minimum balance to open: $100.
- A Platinum Debit MasterCard® is provided.
- Free Debit Card Fraud Alerts.
- Reversal of the Foreign ATM Surcharge Fee and the ATM Service Charge Fee at non-F&M Bank ATMs.
  o Applicable for non-F&M ATM use in the United States and its territories only. Overdraft fees, if applicable, may apply. Fee reversal will occur within 48 hours.
- Free Online Banking.
- Free Bill Pay.
- Free Mobile Banking with Text Banking.
• Free Mobile Check Deposit.
• Free Direct Deposit, Telebanker, Call Support, eStatements and eNotices.
• Free Paper Statement, upon request.
• Unlimited Check Writing.
  o 1 free box of any style checks per calendar year.
• Free Cashier’s Checks, Money Orders and Traveler’s Cheques (Please see Branch Management for details)
• Free Sweep and Telephone Transfers.
• Free Domestic Wire Transfers – Incoming and Outgoing.
• Additional Benefits
  o Your first Platinum Checking Account includes, upon request, the following:
    ▪ Unlimited additional Platinum Checking Accounts in which the Monthly Service Charge (Maintenance Fee) is waived for 1 year from the date each account is opened. Standard account requirements apply thereafter.
    ▪ 3 savings accounts (Youth Savings and/or Market Rate Savings) in which the minimum balance fee and/or withdrawal fee is waived for 1 year from the date each account is opened. Standard account requirements apply thereafter.
    ▪ 1 Safe Deposit Box, based upon availability, in which the annual rent payment is waived for 1 year from the date the box is opened.
    ▪ These additional benefits do not apply to any subsequent Platinum Checking Account(s) opened.
• This account pays tiered interest rates.
  o The Bank reserves the right, at any time, to require not less than 7 days notice in writing before any withdrawal from this account.
• The interest rate and annual percentage yield on the account can be obtained from any F&M Bank Office. The Bank may change the interest rate at any time.
  o Interest begins to accrue on the business day a deposit is made.
  o The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
  o Interest is compounded monthly and credited to the account monthly.
  o If the account is closed before interest is credited, the accrued interest will not be paid.
• Fees
  o $25 Monthly Service Charge (Maintenance Fee).
  o Ways to Waive $25 Maintenance Fee during each statement cycle:
    ▪ Maintain a minimum daily balance of $15,000 or more in this account or
    ▪ Maintain an average daily balance* of $50,000 or more in this account or
    ▪ The primary accountholder** maintains a combined average daily balance*** of $100,000 or more in a checking and/or savings account(s).
      ▪ By opening this account, the primary accountholder consents to the right to share with other parties on this account, the existence and balances of all related accounts upon request, and represents and
warrants that each co-owner of a related account authorizes the balances of the account to be combined for program benefits.

*The average daily (ledger) balance is calculated by adding the principal in this account for each day of the statement cycle, divided by the number of days in the statement cycle.

**The primary accountholder is the person identified in the section “Owner/Signer Information” of the Account Agreement used to open this account.

***The combined average daily balance is the sum of the average daily balances in this account and in each checking and/or savings account (with a primary or joint relationship) that is related to the primary accountholder. The average daily balance for related accounts is calculated by adding the principal in the account(s) for each day from the first day of the related accounts’ current statement cycle through the last day of this account’s statement cycle, divided by the number of days between these two dates.

- A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.
- A complete schedule of other account related fees can be found on the Schedule of Fees.

### Senior Checking

- For ages 55+.
- Minimum balance to open: $100.
- A Debit MasterCard® is provided.
- Free Debit Card Fraud Alerts.
- Free Online Banking.
- Free Bill Pay.
- Free Mobile Banking with Text Banking.
- Free Mobile Check Deposit.
- Free Direct Deposit, Telebanker, Call Support, eStatements and eNotices.
- Unlimited Check Writing.
  - 1 free box of F&M logo checks per calendar year.
- Additional Benefit
  - Your Senior Checking Account includes, upon request, the following:
    - 1 Safe Deposit Box up to $60 annual rent payment, based upon availability, in which the annual rent payment is waived for 1 year from the date the box is opened.
- This account does not pay interest.
- Fees
  - $15 Monthly Service Charge (Maintenance Fee).
  - Ways to Waive $15 Maintenance Fee during each statement cycle:
    - Total direct deposit of $250 or more made to this account or
    - 10 or more Debit Card Point-of-Sale (POS) transactions from this account, excluding transactions conducted at an ATM.
  - No monthly minimum balance fees.
SERVICES AND FEES

- $1.50 ATM Service Charge Fee per transaction made at a Non-F&M ATM.
  - Other financial institutions and ATM operators may charge an additional Foreign ATM Surcharge fee to use their ATM, which is disclosed and debited at the time of your transaction.
- A $3 paper statement fee is assessed each statement cycle when you elect to receive this account’s statement by mail. To avoid this fee, you must enroll in electronic delivery of statements.
- Transfers
  - Sweep Transaction: $9 per transaction
  - Telephone Transaction: $10 per transaction.
- A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.
- A complete schedule of other account related fees can be found on the Schedule of Fees.

State Bar Association/IOLTA

- Minimum balance to open: $200.
- The interest rate and annual percentage yield on the account can be obtained from any F&M Bank Office.
- The Bank may change the interest rate at any time.
- Interest begins to accrue on the business day a deposit is made.
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- Interest is compounded monthly and credited monthly.
- If the account is closed before interest is credited, the accrued interest will not be paid.
- The Bank reserves the right, at any time, to require not less than 7 days notice in writing before any withdrawal from this account.
- Fees
  - A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.
  - For additional information on State Bar Association/IOLTA fees, please contact your local F&M Bank Office.

Teen Checking

- For 13 to 17 year olds.
- Must have an adult as a joint accountholder.
- Minimum balance to open: $25.
- A Debit MasterCard® is provided with an optional safety feature, upon request, which can limit the number and/or amount of transactions.
- Free Debit Card Fraud Alerts.
- Reversal of the Foreign ATM Surcharge Fee and the ATM Service Charge Fee at non-F&M Bank ATMs.
  - Applicable for non-F&M ATM use in the United States and its territories only.
  - Overdraft fees, if applicable, may apply. Fee reversal will occur within 48 hours.
- Free Online Banking.
- Free Mobile Banking with Text Banking.
- Free Mobile Check Deposit.
- Free Direct Deposit, Telebanker, Call Support, eStatements and eNotices.
- Unlimited Check Writing.
- Free first order of deposit slips.
- This account does not pay interest.
- On the primary accountholder’s 18th birthday, this account will be converted to a College Checking Account.

**Fees**
- No Monthly Service Charge (Maintenance Fee).
- No monthly minimum balance fees.
- A $3 paper statement fee is assessed each statement cycle when you elect to receive this account’s statement by mail. To avoid this fee, you must enroll in electronic delivery of statements.
- Transfers
  - Sweep Transaction: $5 per transaction
  - Telephone Transaction: $10 per transaction.
- A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.
- A complete schedule of other account related fees can be found on the Schedule of Fees.

**Varsity Checking**
- For ages 12 to 17 years.
- Must have an adult as a joint accountholder.
- Minimum balance to open: $25.
- A Varsity Debit MasterCard® is provided.
- Free Debit Card Fraud Alerts.
- Reversal of the Foreign ATM Surcharge Fee and the ATM Service Charge Fee at non-F&M Bank ATMs.
  - Applicable for non-F&M ATM use in the United States and its territories only. Overdraft fees, if applicable, may apply. Fee reversal will occur within 48 hours.
- Online Banking, certain restrictions may apply.
  - Not available to minors under 13 years of age.
- Free eStatements and eNotices.
- Free first order of deposit slips.
- This account does not pay interest.
- On the primary accountholder’s 18th birthday, the account will be converted to an Elite Checking Account.

**Fees**
- No monthly minimum balance fees.
- A $3 paper statement fee is assessed each statement cycle when you elect to receive this account’s statement by mail. To avoid this fee, you must enroll in electronic delivery of statements.
A $10 early closure fee will be imposed if this account is closed within 90 days from the opening date.

A complete schedule of other account related fees can be found on the Schedule of Fees.

**Youth Savings**

The Youth Savings account is for clients ages 21 years and under. Minors under 18 years old must have an adult as a joint account holder.

- Minimum balance to open: $25.
- The interest rate and annual percentage yield depend upon the applicable rate tier.
- The interest rate and annual percentage yield on the account can be obtained from any F&M Bank Office.
- The Bank may change the interest rate at any time.
- Interest begins to accrue on the business day a deposit is made.
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- Interest is compounded quarterly and credited to the account quarterly.
- If the account is closed before interest is credited, the accrued interest will not be paid.
- The Bank reserves the right, at any time, to require not less than 7 days notice in writing before any withdrawal from this account.
- During any month you may not make more than 6 withdrawals or transfers to another account or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party. Exceeding these limitations may result in the closure of our account or the transfer of funds to another qualified account type.

- Fees
  - A $2 withdrawal fee will be imposed for each transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below $200 any day of the quarter on withdrawals exceeding three per quarter.
  - A $5 early closure fee will be imposed if this account is closed within 12 months from the opening date.
  - A complete schedule of other account related fees can be found on the Schedule of Fees.
SERVICES

Escrow Services

Full escrow services are available at our F&M Bank Main Office. Services include residential sales, commercial and industrial sales, loan escrows, refinance escrows, and 1031 exchanges. No fee is charged for notary services performed in connection with the transaction. Rates are competitive and vary based on the complexity of the transaction.

F&M Credit Cards

F&M offers both Personal and Business Visa® Credit Cards, subject to credit approval. Personal F&M Credit Cards are available to F&M clients who maintain a deposit relationship with the Bank. F&M Business Credit Cards are available to businesses that have been in operation for a minimum of two years and have a deposit and/or loan relationship with the Bank.

F&M Business Credit Card

- F&M Points Rewards automatic enrollment
- F&M Credit Card Alerts
- Security chip-enhancement and Visa® payWave
- Worldwide acceptance
- Theft protection and Lost or Stolen card protection. Replacement cards are sent within 48 hours. Certain coverage conditions apply.
- 24-hour telephone and online access to your account
- Automatic payment option from an F&M account.
- Your company's name appears on the card which provides visibility for your business.
- The minimum payment due will be 2.0% of the outstanding balance or $20, whichever is greater, plus the entire amount by which your Account exceeds your credit limit, plus any past due amounts.
- Business charges can be easily separated to ensure accurate, comprehensive expense tracking.
- Accounts payable can be streamlined by using the card for payments, reducing check writing costs.
- Receipts and statements provide documentation for tax filing, audits, and expense management.
- A year-end report summarizing total spending for the year by charge category is provided to assist with taxes and budgeting.
- Verified by Visa® online protection
- Fraud or dispute protection with Visa® Zero Liability Policy
- Additional Visa® benefits
  - Auto Rental Collision Damage Waiver
  - Purchase Security / Extended Protection
  - Emergency Medical & Dental
  - Hotel Theft Protection
  - Lost Luggage Reimbursement
  - Roadside Dispatch
  - Travel & Emergency Assistance Service

All loans require credit approval. See credit card agreement for details.
1 F&M Bank does not charge for this service but your wireless carrier may charge you fees related to this service.
2 Policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit www.visa.com/security.
3 Full details are provided once a cardholder. Certain restrictions, limitations and exclusions apply. Coverage is underwritten and administered by companies affiliated with Visa USA Inc.

<table>
<thead>
<tr>
<th></th>
<th>Platinum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase and Cash Advance APR</td>
<td>7.99%</td>
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<tr>
<td>Default APR</td>
<td>22.99%</td>
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<tr>
<td>Annual Fee</td>
<td>$0</td>
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<tr>
<td>Transaction Fee for Cash Advance</td>
<td>3% of each cash advance amount or $10; whichever is greater</td>
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<tr>
<td>Returned Item Fee/NSF</td>
<td>$25</td>
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<tr>
<td>Late Fee</td>
<td>$25</td>
</tr>
<tr>
<td>Foreign Transaction Fee</td>
<td>3% of the transaction in U.S. dollars</td>
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</tbody>
</table>

**F&M Points Rewards**

For every dollar spent at millions of merchants, this free rewards program enables F&M Business Credit Card cardholders to earn points redeemable for a wide variety of products and services. Enrollment is automatic. Even more money-saving offers are available when you register online.

**Personal F&M Credit Card**

- F&M Cash Rewards eligibility with enrollment
- F&M Credit Card Alerts
- Simple rate and fee structure
- Security chip-enhancement and Visa® payWave
- Worldwide acceptance
- Lost or stolen card protection
- The minimum payment due will be 2.0% of the outstanding balance or $20, whichever is greater, plus the entire amount by which your Account exceeds your credit limit, plus any past due amounts. 24-hour telephone and online access to your account
- Automatic payment option from an F&M Bank account
- Access cash at banks and ATMs
- Emergency card replacement
- Emergency cash advances
- Verified by Visa® online protection
- Fraud or dispute protection with Visa® Zero Liability Policy
- Additional Visa® benefits
  - Concierge Services (Platinum only)
  - Auto Rental Collision Damage Waiver
  - Personal Identity Theft
  - Purchase Security / Extended Protection
  - Emergency Medical & Dental (Platinum only)
SERVICES AND FEES

- Hotel Theft Protection
- Lost Luggage Reimbursement
- Roadside Dispatch
- Travel & Emergency Assistance Service
- Travel Accident Insurance (Gold & Platinum only)

All loans require credit approval. See credit card agreement for details.

1 F&M Bank does not charge for this service but your wireless carrier may charge you fees related to this service.
2 Policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit www.visa.com/security.
3 Full details are provided once a cardholder. Certain restrictions, limitations and exclusions apply. Coverage is underwritten and administered by companies affiliated with Visa USA Inc.

Credit Card

<table>
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<tr>
<th></th>
<th>Classic</th>
<th>Gold</th>
<th>Platinum</th>
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<tr>
<td>Purchase and Cash Advance APR</td>
<td>7.99% to 15.99%</td>
<td>22.99%</td>
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<tr>
<td>Default APR</td>
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<tr>
<td>Annual Fee</td>
<td>$12</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Transaction Fee for Cash Advance</td>
<td>2% of each cash advance amount or $2; whichever is greater</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Returned Item Fee/NSF</td>
<td></td>
<td>$25</td>
<td></td>
</tr>
<tr>
<td>Late Payment Fee</td>
<td></td>
<td>$10</td>
<td></td>
</tr>
<tr>
<td>Foreign Transaction Fee</td>
<td></td>
<td>3% of the transaction in U.S. dollars</td>
<td></td>
</tr>
<tr>
<td>F&amp;M Cash Rewards Enrollment Fee</td>
<td>No charge the 1st year; $15 per year thereafter</td>
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</tbody>
</table>

F&M Cash Rewards

F&M Cash Rewards is available for personal F&M Credit Card cardholders. Enrollment is required.

- Purchase transactions are eligible for Cash Rewards
- Enrollment Annual Fee: No charge the first year; $15 per year thereafter
- Cash Rewards: 1% on eligible purchases
- Maximum Cash Rewards: $550 per Rewards Year
- Rewards are redeemable in multiples of $25 payments towards your credit card balance, deposited to an F&M bank account or a cashier’s check
- Cash Rewards balance shows on your credit card statement

F&M Credit Card Alerts

Free account notifications via text, phone call or email about an approaching credit limit, online activity and any irregular purchases for business and personal cardholders.

F&M Bank does not charge for this service but your wireless carrier may charge you fees related to this service.
Foreign Currency Exchange/Purchase

Foreign currency may be exchanged or purchased by Bank clients at all F&M Bank Offices. Exchange fees apply.

Loans

F&M Bank offers business and personal credit, subject to credit approval. Terms and Conditions vary.

Business Credit

Business Loans
- Vehicles
- Inventory
- Industrial Equipment
- Farm Equipment
- Office Equipment and Computers
- Business Acquisition
- Letters of Credit

Business Lines of Credit
- Receivable Financing
- Working Capital Needs
- Fixed Asset Purchases
- Business Expansion
- F&M Business Credit Card

Commercial Real Estate Loans
- Retail
- Industrial
- Office Buildings
- Apartments
- Investment Property
- Houses of Worship and Non-Profit

Construction Loans
- Owner-Occupied Dwellings
- Commercial Properties
- Industrial Properties
- Apartments, Town Homes, or Spec Homes

Small Business Administration Loans (SBA 504)
- Real Estate Acquisition, Construction, or Improvement of Premises
- Long-Term Asset Acquisition

Personal Credit

Home Loans
- Mortgage Programs
- Home Equity Lines of Credit
- Home Equity Loans
- Bridge Loans
- Second Mortgages
- Investment or Vacation Property Loans

Auto Loans
- New or Used Auto Loans
- Boats or Aircraft
- Recreation Vehicles
Other Personal Loans

- F&M Credit Card
- Personal Loans
- Home Improvement Loans

Lockbox

All Lockbox Services including Standard Lockbox, Electronic Lockbox, and Medical Electronic Lockbox (Med eSolutions) require that the account(s) be on Account Analysis.

Standard Lockbox (not available to new accounts after 12-31-2013)

Lockbox payment processing services expedite deposits.

- A personal P.O. Box number to which payments may be sent
- F&M picks up incoming payments from the Post Office and processes them to the account
- Courier deposits are available
- Same day credit
- No float-time, except deposits received by courier after 2:00 pm
- Image scanning
- Custom reports
- Fees
  - Monthly maintenance
    - Mini-Box (0 – 75 Items Processed Per Month): $75 Per Month
    - Standard Box: $150 Per Month
  - Lockbox Deposit: $1 Per Deposit
  - Items Processed
    - Each Item Processed: $0.24
    - Foreign Item Handling: $3
    - Bankcard Payment Processing: $0.25
  - Imaging
    - Per Check: $0.08
    - Per Image: $0.08
    - Image Transmission: $0.02 Per Item
  - Batching/Sorting
    - Rejects/Correspondence: $0.05 Per Item
    - Rough Sort (Batching): $0.10 Per Item
    - Batch Preparation: $0.25 Per Batch
  - Reports
    - Image System Reports: $25 Per Month
    - Custom System Report: $150 Per Month
    - Collate Copies With Enclosures: $0.05 Per Item
  - Processing Work
    - U.S. Post Office Mailings: $45 Per Month
    - U.S. Post Office Mail Pick-Up: $50 Per Month
    - Courier: Cost Plus 10% Per Month
    - Data Entry: $0.35 Per Item
    - Special Stapling: $0.03 Per Item
    - Fax: $0.25 Per Page
- CD Production: $15 Each
- Research: $30 Per Hour, 1 hour minimum, prorated thereafter

**Electronic Lockbox**

Similar to F&M Bank’s Standard Lockbox Services, Electronic Lockbox is a payment processing service that allows account owners to view online uploaded daily deposits, view check images, and create related downloads and reports.

- A personal P.O. Box number where payments may be sent
- Post Office pick-up service
- Processing and uploading of payments to the account
- Same day credit
- No float-time, except deposits received by courier after 2:00 pm
- Online viewing of daily deposits, check images, and batch reports
- Fees
  - Set-up: $150.00 Per Box
  - Maintenance Per Box: $150.00 Per Month
  - Reporting: $150.00 Per Month
  - CD: $15.00 (not available to new accounts)
  - Per Deposit: $1.25
  - Per Item Online: $0.45
  - Per Item Paper: $0.65
  - Per Electronic Lockbox Image Transaction: $0.08
  - Data Entry: $0.025 Per Keystroke

**Medical Electronic Lockbox (Med eSolutions)**

F&M Bank offers Med eSolutions which provides a secure HIPAA compliant solution for the production of Explanation of Benefits (EOBs) data capture operations, Electronic Remittance Advise (ERA) processing, Self-Pay Processing, Re-Association, Data Transmission, Digital Archive, Secondary Processing, and Denial Management.

- Fees
  - Electronic Lockbox Service Fees
  - Per Med eSolutions Image Transaction Services: $0.45
    - Paper Claim with Check or ACH, Paper Claim Only, ERA and ACH or Check, ERA Only, EOB Only, EOB with Check, EOB with Credit Card, Patient Pay with Check or Check only, Patient Pay with Credit Card, and Single Page correspondence.
  - Other fees are per agreement.

**MasterMoney™ Debit Cards**

**Business Debit Card**

The Business Debit Card is available to all types of businesses with an F&M checking account. This service requires submission of a separate application package and appropriate Resolution.

- Can generally be used wherever MasterCard® is accepted.
Withdrawal from an F&M checking account.
Withdrawal from a linked F&M savings account (Sole Proprietorship Accounts Only).
Transfer between linked F&M checking and savings accounts (Sole Proprietorship Accounts Only).
Balance inquiry on an F&M checking or linked savings account (Sole Proprietorship Accounts Only).
Deposits to an F&M checking or linked savings account (Sole Proprietorship Accounts Only) at F&M Bank ATMs only.
$1.50 ATM Service Charge Fee per transaction made at a Non-F&M ATM.
  o Other financial institutions and ATM operators may charge an additional Foreign ATM Surcharge fee to use their ATM, which is disclosed and debited at the time of your transaction.

**Personal Debit Card**

The Personal Debit Card is available to all personal banking clients with an F&M checking account.

  • Can generally be used wherever MasterCard® is accepted.
  • Withdrawal from an F&M checking or linked savings account.
  • Transfer between linked F&M checking and savings accounts.
  • Balance inquiry on an F&M checking or linked savings account.
  • Deposits to an F&M checking or linked savings account at F&M Bank ATMs only.
  • $1.50 ATM Service Charge Fee per transaction made at a Non-F&M ATM.
    o Other financial institutions and ATM operators may charge an additional Foreign ATM Surcharge fee to use their ATM, which is disclosed and debited at the time of your transaction.

**Debit Card Fraud Alerts**

Free debit card activity notifications via text, phone call or email that identify potentially fraudulent activity.

F&M Bank does not charge a fee for using the Debit Card Fraud Alerts service. However, your wireless carrier may charge for receiving text messages or phone calls from F&M Bank.

**Merchant Services**

Merchant Services enable businesses to accept debit cards, credit cards, and other forms of payment. Services include: POS terminals/wireless terminals (with IP/WIFI), 24-7 Help Desk, eMerchantView® or Merchant eSolutions (includes access to daily deposits and adjustments, charge-backs and retrievals, up to three months of monthly statements, and export and print capability with QuickBooks® enable), and gift/loyalty cards.

**Methods for Processing Payments:**

  • Point-of-Sale (POS) Terminal Products
  • PC-Based Products
  • Internet Processing
  • Virtual and Mobile Processing
Credit and Debit Card Processing:
- All credit and debit cards
- Check Verification and Warranty
- Affordable Equipment and Software

Night Deposit

Night deposit boxes are available 24 hours a day at all F&M Bank Offices, excluding the Newport Beach Office.

Notary

Notary service is available at all F&M Bank Offices.

- Fees for non-Bank required and/or related documents
  - Notice of Nonpayment of a Promissory Note per signature: $5.00
  - Acknowledgement, Jurats, etc., per signature: $10.00

Online Banking

Online Banking services include Online Banking, Business Online Banking, and Cash Manager. Other services within Online Banking include ACH Origination, Bill Pay, Mobile Banking, Mobile Check Deposit, Tax Payments, Text Banking, and Wire Transfers. Online Banking Services are available 7 days a week, 24 hours a day for personal and business clients with an F&M Bank account. Enrollment and a separate agreement are required for each of the different types of Online Banking services. Online Banking Services are not available to minors under 13 years old.

Balance and activity information are available in real time. Transfers initiated through Online Banking before 6:00 pm PST on a business day, are posted to the account the same day. Transfers completed after 6:00 pm PST on a business day, weekends or holidays, will be posted the next business day. Online access may be disabled if a user is inactive for six or more consecutive months. Online Banking details and Terms and Conditions can be found at fmb.com.

- Manage multiple accounts with a single sign-on
- Access statements and notices (view and print capability)
- Access account history up to 180 days (view, print, and export capability)
  - Export Options: To Microsoft Money®, OFC format; Via Active Statement® to Microsoft Money® (OFX format); via WebConnect® to Quicken®; via WebConnect® to Quickbooks®; to Quicken 98® or below (QIF Format – 2 digit years); to Quicken 99® through Quicken 2004 (QIF Format – 4 digit years); to Spreadsheet (Comma Delimited Text Format – 2 digit years); and Spreadsheet (Comma Delimited Text Format – 4 digit years)
- Access check images (view and print capability)
- View deposited checks (view and print capability)
- Check account balances
- Transfer funds between bank accounts
- Reorder checks
- Request a Stop Payment
SERVICES AND FEES

- Initiate an address change
- Fees
  - Online Banking Access: No Charge
  - Check Order Fees: Depends on Check Type
  - Stop Payment F&M Paper Check: $20 Per Stop Payment Request
  - Fees are automatically deducted from the account and appear on the account statement

ACH Origination

Automatic Clearing House Origination is a safe electronic payment system that transmits data between financial institutions through Cash Manager. ACH is governed by the NACHA Operating Rules. ACH transactions are accumulated and sorted by destination for transmission during a predetermined period. This provides significant economies of scale. It also provides faster processing than paper checks, which must be physically handled. Instead of using paper to carry necessary transaction information, ACH transactions are transmitted electronically between financial institutions through data transmission.

- Fees
  - Item Origination: $0.10 Per Item
  - Origination Chargeback: $6.00 Per Item
  - Request for ACH Transaction Reversal: $30.00 Per Item
  - A complete schedule of other account related fees can be found on the Account Analysis Schedule of Fees.

Bill Pay

Bill Pay allows for bills to be paid from an account through Online and Mobile Banking. Payments to billers outside of the United States or its territories are prohibited through the service. F&M Bank does not provide Bill Pay directly, but through the service provider, CheckFree Services Corporation, a Fiserv subsidiary. Online Banking fees are as follows, unless identified differently as part of an account’s individual features, and automatically deducted from the account. Fees deducted will appear on the account statement.

- Fees
  - $5 Per Month Per Log-in ID
    - Up to 15 Payments Per Month Are Permitted
      - Each Additional Bill Pay over 15 Payments Per Month: $0.40 Each
      - Each Additional Elite Bill Pay over 5 Payments Per Month: $0.40 Each
  - Paid Return Item Fee*: $20 Per Return Item
  - Stop Payment Draft*: $15 Per Stop Payment Request
  - Reissue Draft*: $15 Per Draft Item
  - Overnight Delivery Draft*: $15 Per Draft Delivery Request

*Fee assessed through CheckFree Special Services for processing any special transaction requirements or providing additional service beyond bill processing. This fee is separate from any stop payment, overdraft, Bounce ProtectionSM, or return item fee charged by F&M Bank.
Business Online Banking

- Manage multiple accounts with a single sign-on
- Access statements and notices (view and print capability)
- Access account history up to 180 days (view, print, and export capability)
  - Export Options: To Microsoft Money® (OFX format); Via Active Statement® to Microsoft Money® (OFX format); via WebConnect® to Quicken®; via WebConnect® to Quickbooks®; to Quicken 98® or below (QIF Format – 2 digit years); to Quicken 99® through Quickbook 2004 (QIF Format – 4 digit years); to Spreadsheet (Comma Delimited Text Format – 2 digit years); and Spreadsheet (Comma Delimited Text Format – 4 digit years)
- Access check images (view and print capability)
- View deposited items and deposit slips
- Check account balances
- Transfer funds between bank accounts
- Reorder checks
- Request a Stop Payment
- Initiate an address change
- Fees
  - Business Online Banking Access: No Charge
  - Check Orders: Varies Depending on Account and Check Type
  - Stop Payment F&M Paper Check: $20 Per Stop Payment Request

Business Online Banking with Cash Manager

In addition to services available through Business Online Banking, the following are available to Cash Manager clients:

- Multiple Log-In IDs
- Account reconciliation
- Manage multiple business accounts based on ownership
- Automatic employee direct payroll deposits
- Ability to manage employee access levels
- Originate electronic fund transfers
- Initiate domestic wire transfers (a separate Wire Transfer Agreement is required)
- Pay bills using electronic payment services via automated clearing house (ACH) processing (a separate Electronic Payment Services Agreement is required)
- Pay federal and state taxes

Fees are as follows, unless identified differently as part of an account’s individual features, and automatically deduct from the account and appear on the account statement:

- $14.95 Per Month; Up to three Log-In IDs; $2 for Each Additional Log-In ID
- ACH Item Origination: $0.10 Per Item
- ACH Origination Chargeback: $6 Per Item
- Request for ACH Transaction Reversal: $30 Per Item
- Stop Payment F&M Paper Check: $20 per stop payment request
- Check reorder styles may be limited and fee depends on check type
- Wire Transfers:
  - $20 per OLB Outgoing Domestic Wire – eNotice
$23 per OLB Outgoing Domestic Wire – Mail Notice
$20 per OLB Outgoing International Wire* - eNotice
$23 per OLB Outgoing International Wire* - Mail Notice

*All International Wires must be sent through a corresponding bank in US funds. No foreign currency wires are accepted through Online Banking.

**Mobile Banking**

Mobile Banking is available to personal and business clients. You must enroll in F&M's Online Banking to register for Mobile Banking.

Mobile Banking allows access to your F&M accounts from your mobile device through an online web browser, downloadable mobile banking application or text messages (SMS) depending on your preferences and your device capabilities. You can view account balances, pay bills, deposit checks, search recent account activity, transfer funds between eligible accounts, and find the nearest ATM or F&M Bank Office. In addition, Business Mobile clients can approve dual control wires and ACH transactions.

F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service.

**Mobile Check Deposit**

Deposit checks from your mobile device into one of your F&M accounts with Mobile Check Deposit.* Take a photo of your check, enter the check information and securely submit your deposit for processing** with the F&M Mobile Banking app on your iPhone, iPad, select iPod touch® devices that support camera functionality, or Android™ smartphone.

You must enroll in F&M's Online and Mobile Banking to register for Mobile Check Deposit. F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service.

*Certain eligibility requirements apply.
**Availability of deposited funds is based on F&M Bank hold policies. Deposits are subject to verification and are not available for immediate withdrawal. Deposit limits and other restrictions apply.

**Text Banking**

Text Banking gives you access to your accounts via text (SMS) messages on your mobile device. View F&M account balances or recent account history by sending a text command to a short code. You must enroll in F&M's Online Banking and Mobile Banking to register for Text Banking.

F&M Bank does not charge for this service, however, your wireless carrier may charge you fees related to this service.
Overdraft Features

F&M Bank offers various Overdraft options, including Sweep Transfer Services, Ready Cash Deposit (RCD) from an F&M Credit Card, and Bounce ProtectionSM.

We encourage all clients to manage their finances responsibly. Excessive usage of Overdraft Features can potentially result in significant fees and be costly.

Sweep Transfer Services

Sweep transfer services are available as an overdraft feature to personal F&M checking accountholders. Funds may be swept from a checking or savings account to protect the designated checking account to cover a non-sufficient fund amount. Please note that for Market Rate Savings and Market Rate Money Market accounts, debits for sweep transfer services count towards Regulation D Transaction Limits. The sweep transfers are in increments of $50 until the non-sufficient fund amount is satisfied on the designated checking account. In the event the balance in the swept checking or savings account is less than $50, the available funds will be swept and leave $0.01 to the swept checking or savings account. All accounts involved in sweep transfers must have the exact ownership.

- Fees
  - $5 per sweep transfer for all personal F&M checking accounts unless specified below and assessed to the credited checking account for each transfer made:
    - College Checking: $8.00 per transaction
    - Classic Checking: $9.00 per transaction
    - Senior Checking: $9.00 per transaction
    - Gold Checking: Waived (no charge)
    - Platinum Checking: Waived (no charge)

Ready Cash Deposit (RCD)

Ready Cash Deposit (RCD) is available as an overdraft feature for F&M Credit Card cardholders with an F&M checking account. An RCD transfer is considered a Cash Advance transaction on the F&M Credit Card account. The available balance for Cash Advance may be transferred in multiples of $50.00 to cover items presented for payment against a checking account with non-sufficient funds. Restrictions and limitations may apply. Please refer to your F&M Visa® Credit Card agreement for complete details.

- Fees
  - 2% or $2 (whichever is greater) of the cash advance for personal F&M Credit Card
  - 3% or $10 (whichever is greater) of the cash advance for business F&M Credit Card

Bounce ProtectionSM

Bounce ProtectionSM is a non-contractual, discretionary overdraft feature with an automatically assigned overdraft limit that is available to personal banking clients on eligible accounts (primarily for personal or household use), where the eligible account has been opened for a minimum of 90 days and is continuously in good standing.
You are in good standing, if you: 1) Have no existing or new record with ChexSystems; 2) Have no legal orders, levies, or liens against all accountholder account(s); 3) Make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days, including the payment of all bank fees and charges; and 4) Avoid excessive overdrafts suggesting the use of the overdraft feature as a continuing line of credit.

Bounce Protection℠ covers traditional paper-based checks, teller withdrawals, automatic payment (ACH) transactions, or recurring debit card payments. To receive the benefit of Bounce Protection℠ coverage related to ATM and everyday debit transactions, we must receive your consent in writing by completing the opt-in form. For more details on Bounce Protection coverage for ATM and everyday debit transactions, please visit your local F&M Bank Office.

The Bank’s de minimis Bounce Protection℠ coverage amount is $5. If the amount of an overdraft falls within the de minimis, no Bounce Protection℠ fees will be assessed.

Bounce Protection℠ Limits and fees vary based on the eligible account type, as follows:

<table>
<thead>
<tr>
<th>Eligible Accounts</th>
<th>Bounce Protection℠ Limit</th>
<th>Bounce Protection℠ Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Classic Checking</td>
<td>$ 300</td>
<td>$30</td>
</tr>
<tr>
<td>College Checking</td>
<td>$ 300</td>
<td>$30</td>
</tr>
<tr>
<td>Senior Checking</td>
<td>$ 300</td>
<td>$30</td>
</tr>
<tr>
<td>Gold Checking</td>
<td>$ 500</td>
<td>$30</td>
</tr>
<tr>
<td>Platinum Checking</td>
<td>$1000</td>
<td>$30</td>
</tr>
</tbody>
</table>

To mitigate the negative financial impact of multiple fees on our clients, F&M Bank has implemented a limit of five (5) overdraft fees per day on each personal account.

<table>
<thead>
<tr>
<th>Eligible Accounts</th>
<th>Bounce Protection℠ Limit</th>
<th>Bounce Protection℠ Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elite Checking*</td>
<td>$ 300</td>
<td>$20</td>
</tr>
<tr>
<td>Employee Checking</td>
<td>$ 300</td>
<td>$20</td>
</tr>
<tr>
<td>Personal Checking*</td>
<td>$ 300</td>
<td>$20</td>
</tr>
<tr>
<td>Special Checking*</td>
<td>$ 300</td>
<td>$20</td>
</tr>
<tr>
<td>Interest on Checking*</td>
<td>$ 500</td>
<td>$20</td>
</tr>
<tr>
<td>Money Market*</td>
<td>$1000</td>
<td>$20</td>
</tr>
</tbody>
</table>

*No longer available to new accounts after 5/11/15.

To mitigate the negative financial impact of multiple fees on our clients, F&M Bank has implemented a limit of ten (10) overdraft fees per day on each personal account.

**Physician Banking with Concierge Service**

The Physician Banking with Concierge Service is a suite of services for practicing physicians. Products and services include: Business Credit Cards, Remote Deposit Capture, Lockbox Services, Business Online Banking, Merchant Services, Account Analysis and Credit Lines. A complimentary account analysis is provided for comparison of F&M’s services to the physician’s current bank’s services. A member of the Concierge Service Team schedules time to visit your office and assist with the entire conversion process. Credit lines and business credit cards are subject to credit approval. Please see the section for each service for additional details.
Positive Pay

Positive Pay is a daily check reconciliation service. F&M Bank verifies all checks presented for payment against the file to match check dollar amount, serial number, and issued status. Checks that do not match are reported as exceptions. Clients determine if each exception item will be paid or returned on a daily basis.

- Fee
  - Service Charge: $25 Per Month

Pre-Paid Gift Cards

MasterCard Pre-Paid Gift Cards are available to F&M Bank clients only. The card may be used to obtain goods or services wherever the card is honored. The card has no cash value and cannot be used to purchase another gift card, returned for a cash refund, or used to obtain cash by any means, including at an ATM or merchant, or for illegal transactions or online gambling activity. Maximum load per card is $1,000 and the card cannot be reloaded. Cards are disposable. Free access to check the balance is available. A full or limited history of account transactions may also be obtained. Valid in U.S. territory only.

- Fees
  - $3 activation fee per card
  - $2.95 monthly inactivity fee if there is no activity on the card for 12 consecutive months, beginning the 13th month. This fee will be assessed to the card as long as there are funds remaining on the card and can be avoided by using the card at least once every 12 months.
  - $5.00 fee to replace a lost or stolen card.
  - No cost to obtain a replacement card at expiration.

Remote Deposit Capture (RDC)

Checks can be scanned at a client’s location and an electronic deposit sent to the bank via a secure connection. Using this service, clients receive an email confirmation with each deposit. A separate application package and an Analyzed Business Checking Account are required. Delivery of scanner requires 7 – 10 days. Scanner choices are as follows:

<table>
<thead>
<tr>
<th>Model</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>TS-240</td>
<td>Digital Check TellerScan 240 – 50 DPM with 100 Document Feeder</td>
</tr>
<tr>
<td>CX-30</td>
<td>Digital Check Single Check Scanner</td>
</tr>
</tbody>
</table>

- Fees
  - Set-Up Fee: $150 Per Location
  - Rental Fee: $50 Per Month (Scanner plus maintenance for model TS240-35I)*
  - Rental Fee: $25 Per Month (Scanner plus maintenance for model CX-30)*
  - Monthly License Fee (Up to 2 Licenses): $30
  - Monthly Fee (Licenses in excess of 1st 2): $20
  - Check Scanned & Presented Electronically to the Bank
    - On-Us Item (F&M Drawn Item): $0.10 Per Check
    - Non F&M Item (Transit Item): $0.10 Per Check
Deposit Ticket (Deposit Presented Electronically to F&M): $1.00 Per Deposit
A complete schedule of other account related fees can be found on the Schedule of Fees.

*Rental fee is based on the selection of a specific scanner type. The scanner model and type may vary. Fees vary based on the scanner model selected by the client from the list of scanners offered. Rental includes a 36 month service contract which includes 24 hour emergency replacement. The service contract will terminate in 36 months from the date the rental commences. At the end of such termination period, the scanner may be retained by the client with continuation of the rental fee. However, it will be the responsibility of the client to purchase an extended service contract directly from the vendor of the scanner if additional service coverage is desired. Alternatively, the client may request from the Bank a replacement scanner by giving 30 day advance notice request to the Bank. The Bank will order a new scanner selected by the client from the list of scanners offered which is subject to future modification based on technology changes and availability. If available, the Bank will also order a service contract which includes 24 hour emergency unit replacement. Monthly rental fees are quoted when the replacement unit is ordered.

Check Image Deposit

Check Image Deposit is a Remote Deposit Service for clients with large check volume or special circumstances. Image deposit files can be created at remote locations using software provided by a third party service provider. These image files are transmitted to the bank via a secure connection. A separate application package and an Analyzed Business Checking Account are required.

- Fees
  - Set-Up Fee: $100 Per Location
  - Check Image Scanned & Presented Electronically
    - On-Us Item (F&M Drawn Item): $0.08 Per Check
    - Non F&M Item (Transit Item): $0.08 Per Check
  - Min. 2000 items processed – if below: $100 monthly
  - Deposit Ticket (Deposit Presented Electronically to F&M): $1.00 Per Deposit
  - A complete schedule of other account related fees can be found on the Schedule of Fees.

Safe Deposit Boxes

Safe deposit boxes provide protection for valuables and important documents. The contents of safe deposit boxes are not FDIC insured. Safe deposit boxes are available at all F&M Bank Offices, except the Newport Beach Office. Pricing for standard boxes varies from $25 - $200 per year based on size.

Smart Safes

F&M Bank’s Smart Safes provide a safe, secure and accurate system for high volume, cash-intensive clients. It optimizes cash flow by securing cash quickly and reducing both internal and external theft by eliminating touch points. Smart Safes provide cash counting, validating and immediate securing of cash within a locked vault on the client’s premises, which can be purchased or leased. There are three basic components: the physical safe, the Dunbar Cash-Aware® cash management system, and same-day credit from the Bank through Dunbar Advanced CreditSM. Smart Safes include advanced bill recognition technology which rejects suspected counterfeit

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currency at point of sale. By adding the Dunbar’s Cash-Aware® cash management system along with a Smart Safe, the clients can be provided real-time cash flow and deposit information through wireless technology. Functionality of the Cash-Aware® cash management system includes: remote diagnostics; system updating and support; consolidated visibility of all locations within a client’s safe network; and consolidated cash management reporting with standard and custom/self-building reports. Following validation by Dunbar, the cash will be delivered to the Bank.

- Fee
  - Monthly Service Fee: $150.00 Per Unit

**Telebanker**

Account and Bank information is available 24 hours a day through our free telephone banking access, Telebanker. Your phone carrier charges may apply.

Toll free (855) 416-5747
Long Beach (562) 495-7708
Los Angeles County (310) 491-1714
North Orange County (714) 636-2618
South Orange County (949) 855-8777

**Traveler’s Cheques**

American Express® Traveler’s Cheques are available at all F&M Bank Offices. No charge applies to cheques requiring only one signature. A charge of 2% of the purchase price applies to the Cheques for Two which require two signatures.

**Trust Services**

Through an affiliate company, Farmers and Merchants Trust Company, the Bank offers full Trust Services. Farmers and Merchants Trust Company is located in office space at the F&M Bank Main, Torrance and Laguna Hills Offices. Fees are determined by Farmers and Merchants Trust Company.

**USA Patriot Act Disclosure**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

- When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you.
- We may also ask to see your driver’s license or other identifying documents.
**Investment Services – Not FDIC Insured**

F&M Bank offers investment services to Bank clients which are not insured by the FDIC, is not a deposit or other obligation of, or guaranteed by, the depository institution; and may be subject to investment risks, including possible loss of the principal amount.

Through the Investment Department, U.S. Treasuries (Bills, Notes, and Bonds), Agencies, Mortgage-Backed Securities, Repurchase Agreements, and Mutual Fund Sweep Accounts can be obtained.

**U.S. Treasuries (Bills, Notes, and Bonds), Agencies, and Mortgage-Backed Securities**

- U.S. Treasuries are not FDIC insured.
- Minimum purchase
  - Treasury Bills: $5,000
  - Treasury Notes: $5,000
  - Treasury Bonds: $5,000
  - Agencies: Varies By Individual Security Requirement
  - Mortgage-Backed Securities: Varies By Individual Security Requirement
- Fees
  - Treasuries Bought at Scheduled Auction: No Charge
  - Market Transactions (Buys/Sells): $40 Per Trade
  - Printed Statements: Four quarterly statements are provided at no charge. Additional copies cost $4 per statement.
- Additional Terms and Conditions apply and can be obtained from the Investment Department.

**Repurchase Agreements**

- Repurchase Agreements are not FDIC insured.
- They are backed by the market value of the Bank owned securities used as collateral for the purchase.
- A Repurchase Agreement is a non-deposit investment account allowing Bank clients to purchase Bank owned securities with the agreement that the Bank will repurchase those securities at a later date.
- The repurchase price is greater than the original sales price with the difference effectively representing interest (“repo rate”).
- Minimum to open:
  - Standard Repurchase Agreement: $100,000
  - Sweep Repurchase Agreement: $0.01
  - The account activity is based on maintaining a set threshold balance in the related Bank account. The threshold amount is based on analysis of account activity and is subject to annual review.
- Additional Terms and Conditions apply and can be obtained from the Investment Department.
**Mutual Fund Sweep Accounts**

- Mutual Fund Sweep Accounts are not FDIC insured and may lose value.
- A Mutual Fund Sweep Account is a non-deposit investment account which allows clients to invest funds in money market mutual funds.
- The investment account is linked to an existing Bank checking account which has a threshold target balance. Each day, all funds over the threshold target balance are automatically swept to the investment account and used to purchase the mutual fund security.
- Minimum to open: $0.01
- The account activity is based on maintaining a set threshold balance in the related Bank account. The threshold amount is based on analysis of account activity and is subject to annual review.
- Income on the Mutual Fund Sweep Account is based on the performance of the fund which is declared daily and paid monthly.
- Additional Terms and Conditions apply and can be obtained from the Investment Department.