

# Services and Fees

**This document is current as 8/14/19.**

Product terms, conditions, benefits, pricing, and fees are subject to change with or without notice.

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**BANK FEES**

ATM Service Charge (At a Non-F&M Bank ATM)	\$1.50
Bond Coupon Collection	\$7.50
Chargeback Item Fee	\$10.00
Checks/Deposit Slips	Per Catalog Pricing
Debit Card Foreign Transaction (International)	3% of Purchase Price
Debit Item (Checks Paid)	\$0.30
Endorsement Stamp	Per Catalog Pricing
Escheatment Notice	\$2.00
Insufficient Funds Item/s Fee (Per Item)	\$30.00
Legal Process	\$100.00
Notary Services (Acknowledgements, Jurats, Etc.) Per Signature	\$10.00
Overdraft Item/s Fee (Per Item, \$150 Max Per Day)	\$30.00
Overdraft Item/s Fee BP (Bounce Protection) (Per Item, \$150 Max Per Day)	\$30.00
Paper Statement	\$3.00
Research Per Hour (1 Hour Minimum, Prorated Thereafter)	\$50.00
Special Statement	\$5.00
Stop Payment Charge (ACH or Check)	\$30.00
Sweep Transaction Charge	\$5.00
Telephone Transfer Fee	\$5.00

**CASHIER'S CHECKS**

Client	\$8.00
Non-Customer	\$16.00

**COLLECTION PROCESSING**

Incoming Domestic	\$50.00
Incoming International	\$60.00
Outgoing Domestic (Plus Correspondent Bank Fees)	\$15.00
Outgoing International (Plus Correspondent Bank Fees)	\$30.00

**COPY**

Per Item (e.g. Checks, Deposit Slips)	\$3.00
Per Statement With Images	\$10.00
Per Statement Without Images	\$5.00
Per CD-ROM Statement (Not Available to New Accounts)	\$15.00

**CURRENCY (IN OR OUT)**

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

**EARLY ACCOUNT CLOSURE**

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

**MONEY ORDERS**

Client	\$5.00
Non-Customer	\$10.00

**ONLINE BANKING**

Bill Pay Per Month (Up to 15 Payments Per Month)	\$5.00
Each Additional Bill Pay Over 15 Payments Per Month	\$0.40
Bill Pay Overnight Check	\$17.50
Bill Pay Paid Return Item Per Item	\$30.00
Bill Pay Re-Issue Draft Per Draft Item	\$30.00
Bill Pay Stop Payment Draft/Request	\$30.00
Same Day Electronic Bill Payment	\$12.95
Stop Payment F&M Paper Check Per Request	\$30.00

**PRE-PAID GIFT CARDS**

MasterCard <sup>®</sup> Pre-Paid Gift Card Activation Per Card	\$3.00
Inactivity Per Month (After 12 Consecutive Months of Inactivity)	\$2.95
Replacement of Lost or Stolen Card	\$5.00

**SAFE DEPOSIT BOX**

Key Deposit	\$20.00
Forced Entry	\$150.00
Annual Rent	Varies Based on Box Size
• 2x5	\$25.00
• 3x5	\$50.00
• 4x5	\$55.00
• 5x5	\$60.00
• 3x10	\$70.00
• 4x10	\$85.00
• 5x10	\$100.00
• 6x10	\$110.00
• 8x10	\$130.00
• 9x10	\$140.00
• 10x10	\$150.00
• 10x15	\$200.00
• 15x15	\$300.00

**TRAVELER'S CHEQUES**

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

Incoming Domestic Wire – eNotice	\$10.00
Incoming Domestic Wire – Mail Notice	\$15.00
Outgoing Domestic Wire – eNotice	\$30.00
Outgoing Domestic Wire – Mail Notice	\$35.00

**WIRE TRANSFERS – INTERNATIONAL**

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

*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**

ATM Service Charge (At a Non-F&M Bank ATM)	\$1.50
Bond Coupon Collection	\$7.50
CD-ROM Statement (Not Available to New Accounts)	\$15.00
Chargeback Item Fee (Check)	\$10.00
Checks/Deposit Slips	Per Catalog Pricing
Debit Card Foreign Transaction (International)	3% of Purchase Price
Debit Item (Checks Paid After 300 Debits)	\$0.40
Deposit Bag (Disposable)	\$0.25-\$0.80
Deposit Correction	\$5.00
Endorsement Stamp	Per Catalog Pricing
Escheatment Notice	\$2.00
Insufficient Funds Item/s Fee (per item)	\$30.00
Legal Process	\$100.00
Merchant Services	Per Agreement
Merchant Services Supplies	Market Price
Notary Services (Acknowledgements, Jurats, Etc.) Per Signature	\$10.00
Overdraft Item/s Fee (per item)	\$30.00
Paper Statement	\$3.00
Positive Pay Service Per Month	\$25.00
Research Per Hour (1 Hour Minimum, Prorated Thereafter)	\$50.00
Special Statement	\$5.00
Stop Payment Charge (ACH or Check)	\$30.00
Sweep Transaction Charge	\$5.00
Telephone Transfer Fee	\$5.00

**BUSINESS ONLINE BANKING**

Each Additional Log-In ID (Employee Access Control)	\$5.00
Bill Pay Per Month (Up to 15 Payments Per Month)	\$5.00
Each Additional Bill Pay Over 15 Payments Per Month	\$0.40
Bill Pay Overnight Check	\$17.50
Bill Pay Paid Return Item Per Item	\$30.00
Bill Pay Re-Issue Draft Per Item	\$30.00
Bill Pay Stop Payment Draft Per Request	\$30.00
Same Day Electronic Bill Payment	\$12.95
Stop Payment F&M Paper Check Per Request	\$30.00

**BUSINESS ONLINE BANKING WITH CASH MANAGER**

Cash Manager Per Month	\$35.00
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**CASHIER'S CHECKS**

Client	\$8.00
Non-Customer	\$16.00

**COIN (IN OR OUT)**

Coin & Currency Change Order	\$5.00
Per Standard Bag Deposited	\$5.00
Per Mixed Standard Bag Deposited	\$8.00
Per Roll Deposited	\$0.15
Per Box/Bag Provided	\$5.00 Per Box/\$0.75 Per Bag
Per Loose Standard Bag Provided	\$7.00
Per Roll Provided	\$0.15

**COLLECTION PROCESSING**

Incoming Domestic	\$50.00
Incoming International	\$60.00
Outgoing Domestic (Plus Correspondent Bank Fees)	\$15.00
Outgoing International (Plus Correspondent Bank Fees)	\$30.00

**COPY**

Per Item (e.g. Checks, Deposit Slips)	\$3.00
Per Statement With Images	\$10.00
Per Statement Without Images	\$5.00
Per CD-ROM Statement (Not Available to New Accounts)	\$15.00

**CURRENCY (IN OR OUT)**

Per \$1,000.00 Deposited	\$1.70
Per \$1,000.00 Provided	\$1.50

**EARLY ACCOUNT CLOSURE**

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

**MONEY ORDERS**

Client	\$5.00
Non-Customer	\$10.00

**PRE-PAID GIFT CARDS**

MasterCard® Pre-Paid Gift Card Activation Per Card	\$3.00
Inactivity Per Month (After 12 Consecutive Months of Inactivity)	\$2.95
Replacement of Lost or Stolen Card	\$5.00

**SAFE DEPOSIT BOX**

Key Deposit	\$20.00
Forced Entry	\$150.00
Annual Rent	Varies Based on Box Size
• 2x5	\$25.00
• 3x5	\$50.00
• 4x5	\$55.00
• 5x5	\$60.00
• 3x10	\$70.00
• 4x10	\$85.00
• 5x10	\$100.00
• 6x10	\$110.00
• 8x10	\$130.00
• 9x10	\$140.00
• 10x10	\$150.00
• 10x15	\$200.00
• 15x15	\$300.00

**WIRE TRANSFERS – DOMESTIC & USD INT'L VIA US**

**CORRESPONDENT BANK\***

Incoming Domestic Wire – eNotice	\$10.00
Incoming Domestic Wire – Mail Notice	\$15.00
Online Banking Outgoing Wire – eNotice	\$15.00
Online Banking Outgoing Wire – Mail Notice	\$20.00
Outgoing Domestic Wire – eNotice	\$30.00
Outgoing Domestic Wire – Mail Notice	\$35.00

\*Online banking wires are for Domestic & Int'l via US Correspondent Bank purposes only

**WIRE TRANSFERS – INTERNATIONAL**

Incoming International Wire – eNotice	\$10.00
Incoming International Wire – Mail Notice	\$15.00
Outgoing International Wire – USD	\$50.00
Outgoing International Wire – FX	\$40.00

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



### BANK FEES

Account Analysis Maintenance Per Month	\$25.00
ATM Service Charge (At a Non-F&M Bank ATM)	\$1.50
Bond Coupon Collection	\$7.50
Cashier's Check	\$8.00
CD-ROM Statement (Not Available to New Accounts)	\$15.00
Chargeback Item Fee (Check)	\$10.00
Checks/Deposit Slips	Per Catalog Pricing + \$10.00
Courier Services	Per Agreement + 10%
Debit Card Foreign Transaction (International)	3% of Purchase Price
Debit Item (Checks Paid)	\$0.20
Deposit Bag/Each (Disposable)	\$0.25-\$0.80
Deposit Correction	\$5.00
Deposit Item	\$0.15
Endorsement Stamp	Per Catalog Pricing + \$10.00
Escheatment Notice	\$2.00
Insufficient Funds Item/s Fee (Per Item)	\$30.00
Legal Process	\$100.00
Lockbox	Per Agreement
Merchant Services	Per Agreement
Merchant Services Supplies	Market Price
Money Order	\$5.00
Notary Services (Acknowledgements, Jurats, Etc.) Per Signature	\$10.00
Overdraft Item/s Fee (Per Item)	\$30.00
Paper Statement	\$3.00
Positive Pay Service Per Month	\$25.00
Remote Deposit Capture	Per Agreement
Research Per Hour (1 Hour Minimum, Prorated thereafter)	\$50.00
Special Statement	\$5.00
Stop Payment Charge (Check)	\$30.00
Sweep Transaction Charge	\$5.00
Telephone Transfer Fee	\$5.00
Vendor Invoice	Cost + \$10.00

### ACH FEES

ACH Block Authorization Monthly Per Account	\$10.00
ACH Block Set-Up	\$5.00
ACH Chargeback	\$10.00
ACH Filter Authorization Monthly Per Account	\$10.00
ACH Filter Set-Up	\$5.00
ACH Item Credit/Debit	\$0.15
ACH Item Origination Per Item	\$0.15
ACH Origination Reversal	\$30.00
ACH Stop Payment	\$30.00
Direct ACH Monthly	\$25.00
Direct ACH Set-Up Fee (SFTP)	\$100.00
Direct ACH Originated 1-day Credit/Debit Transaction	\$0.15
Direct ACH Originated 2-day Credit/Debit Transaction	\$0.15
Direct ACH Originated Consumer Credit/Debit Transaction	\$0.15
Direct ACH Originated Corporate Credit/Debit Transaction	\$0.15
EDI Charge Per Transaction	\$1.00
EDI Service Maintenance Per Month	\$25.00
Item Reversal Charge	\$30.00
Notification of Change	\$2.00
Return Per Item Charge	\$10.00
Same Day ACH	\$0.40
Web ACH Credit/Debit Transaction	\$0.15

### BUSINESS ONLINE BANKING

Each Additional Log-In ID (Employee Access Control)	\$5.00
Bill Pay Per Month (Up to 15 Payments Per Month)	\$5.00
Each Additional Bill Pay Over 15 Payments Per Month	\$0.40
Bill Pay Overnight Check	\$17.50
Bill Pay Paid Return Item Per Item	\$30.00
Bill Pay Re-Issue Draft Per Item	\$30.00
Bill Pay Stop Payment Draft Per Request	\$30.00
Same Day Electronic Bill Payment	\$12.95
Stop Payment F&M Paper Check Per Request	\$30.00

### BUSINESS ONLINE BANKING WITH CASH MANAGER

Cash Manager Per Month	\$35.00
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### CHECK IMAGE DEPOSIT

One Time Set-Up	\$100.00
Monthly (If Less Than 2,000 Items Processed Per Month)	\$100.00
Check Image Scanned and Provided Electronically	
On-Us Item: F&M Drawn Item Per Check	\$0.08
Non-F&M Item: Transit Item Per Check	\$0.08

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.

### COIN (IN OR OUT)

Coin & Currency Change Order	\$5.00
Per Standard Bag Deposited	\$5.00
Per Mixed Standard Bag Deposited	\$8.00
Per Roll Deposited	\$0.10
Per Box/Bag Provided	\$4.00 Box/\$0.60 Bag
Per Loose Standard Bag Provided	\$3.50
Per Roll Provided	\$0.12

### COLLECTION PROCESSING

Incoming Domestic	\$50.00
Incoming International	\$60.00
Outgoing Domestic (Plus Correspondent Bank Fees)	\$15.00
Outgoing International (Plus Correspondent Bank Fees)	\$30.00

### COPY

Per Item (e.g. Checks, Deposit Slips)	\$3.00
Per Statement With Images	\$10.00
Per Statement Without Images	\$5.00
Per CD-ROM Statement (Not Available to New Accounts)	\$15.00

### CURRENCY (IN OR OUT)

Per \$1,000.00 Deposited	\$1.40
Per \$1,000.00 Provided	\$1.20

### EARLY ACCOUNT CLOSURE

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

### LOCKBOX - ELECTRONIC

Set-Up Per Box	\$150.00
Maintenance Per Box Per Month	\$175.00
Monthly Minimum	\$325.00
Reporting Per Month	\$150.00
Correspondence	\$0.15
Data Entry Per Keystroke	\$0.025
Deposit	\$1.25
Deposit Batch	\$1.50
Image Transaction	\$0.08
Items Processed Per Online Item	\$0.45
Items Processed Per Paper Item	\$0.65

### MEDICAL ELECTRONIC LOCKBOX (MED ESOLUTIONS)

Please See All Fees Noted Above for Electronic Lockbox

Med eSolutions Image Transaction	\$0.45
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### REMOTE DEPOSIT CAPTURE (RDC)

One Time Set-Up Per Location	\$150.00
Rental Fee Per Month (Scanner Plus Maintenance)	\$25.00-\$50.00
Monthly License (Up to 2 Licenses)	\$30.00
Monthly (Licenses in Excess of the First 2)	\$20.00
Check Scanned and Provided Electronically	
On-Us Item: F&M Drawn Item Per Check	\$0.15
Non-F&M Item: Transit Item Per Check	\$0.15
Bundled RDC Per Item Charges (Scanning and Transmitting)	\$0.15

### SAFE DEPOSIT BOX

Please see Business Schedule of Fees

### SMART SAFES

Monthly Service Per Unit	\$150.00
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### WIRE TRANSFERS - DOMESTIC & USD INT'L VIA US CORRESPONDENT BANK\*

Incoming Domestic Wire - eNotice	\$10.00
Incoming Domestic Wire - Mail Notice	\$15.00
Online Banking Outgoing Wire - eNotice	\$15.00
Online Banking Outgoing Wire - Mail Notice	\$20.00
Outgoing Domestic Wire - eNotice	\$30.00
Outgoing Domestic Wire - Mail Notice	\$35.00

\*Online banking wires are for Domestic & Int'l via US Correspondent Bank purposes only

### WIRE TRANSFERS - INTERNATIONAL

Personal Outgoing International (Correspondent Fees Included)	\$60.00
Personal Incoming International Wire - eNotice	\$10.00
Personal Incoming International Wire - Mail Notice	\$15.00
Incoming International Wire - eNotice	\$10.00
Incoming International Wire - Mail Notice	\$15.00
Outgoing International Wire - USD	\$50.00
Outgoing International Wire - FX	\$40.00



## 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
  - A Minimum Balance Fee of \$20 will be imposed every month if the balance in the account falls below \$5,000 any day of the statement cycle.
  - A Per Check/Withdrawal Fee of \$0.40 for each debit transaction (withdrawal, check paid, automatic transfer or payment out of your account) will be imposed after the first 300 debit transactions, per statement cycle.
  - A \$15 Early Closure Fee will be imposed if this account is closed within 90 days from the opening date.
  - A \$3 Paper Statement Fee is assessed for each paper statement when you elect to receive this account's statement by mail. To avoid this fee, you must enroll in electronic delivery of statements called "eStatements."
  - A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.
  - A complete schedule of other account related fees can be found on the *Business Schedule of Fees*.

### **Bronze Checking**

- Minimum balance to open: \$100.
- This account does not pay interest.
- A Bronze Debit Mastercard<sup>®</sup> is provided.
- Free Debit Card Alerts.
- 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.
- Fees
  - \$8 Monthly Service Charge (Maintenance Fee).
  - Ways to Waive \$8 Maintenance Fee during each statement cycle:
    - Maintain a minimum daily balance of \$500 or more in this account; or
    - Maintain an average daily balance of \$1,000 or more in this account.



- 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. The period we use is a month.
- A Per Check/Withdrawal Fee of \$0.30 will be imposed for each debit transaction (withdrawal, check paid, automatic transfer, or payment out of this account) if the balance in the account falls below \$500 any day of the statement cycle OR if the average daily balance for the statement cycle falls below \$1,000. The period we use is a month.
  - A \$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 \$3 Paper Statement Fee is assessed for each paper statement when you elect to receive this account's statement by mail. To avoid this fee, you must enroll in electronic delivery of statements called "eStatements."
  - Overdraft Features: A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable. A \$30 Overdraft Fee BP is assessed for each overdraft item paid through the Bounce Protection. The daily maximum Overdraft Fee and/or Overdraft Fee BP assessed is limited to five or \$150 on each personal deposit account.
  - A \$15 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 *Personal Schedule of Fees*.

### **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: \$0.01 - \$99,999.99; \$100,000 - \$499,999.99; \$500,000 - \$999,999.99; and \$1,000,000 or more. Competitive market rates apply.
- Fees
  - A \$25 maintenance fee per statement cycle applies for all accounts under the same analyzed group in addition to service fees according to the Account Analysis Schedule of Fees.
  - A \$3 Paper Statement Fee is assessed for each paper statement when you elect to receive this account's statement by mail. To avoid this fee, you must enroll in electronic delivery of statements called "eStatements."
  - A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.
  - A \$15 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 *Account Analysis Schedule of Fees*.

### **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
  - A Minimum Balance Fee of \$20 will be imposed every month if the balance in the account falls below \$5,000 any day of the statement cycle.
  - A Per Check/Withdrawal Fee of \$0.40 for each debit transaction (withdrawal, check paid, automatic transfer or payment out of your account) will be imposed after the first 300 debit transactions, per statement cycle.
  - A \$3 Paper Statement Fee is assessed for each paper statement when you elect to receive this account's statement by mail. To avoid this fee, you must enroll in both "eStatements and eNotices," which are the Bank's electronic delivery of statements.
  - A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.
  - A \$15 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 *Business 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 or [www.fmb.com/rates](http://www.fmb.com/rates).
- 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.

**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 or [www.fmb.com/rates](http://www.fmb.com/rates). 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*.

### **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 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 80 F&M logo checks or variety pack of 40 checks.
- This account does not pay interest.
- On the primary accountholder's 25th birthday, this account will be converted to a Silver 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 for each paper 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 called "eStatements".
  - A \$15 Early Closure Fee will be imposed if this account is closed within 90 days from the opening date.
  - Overdraft Features: A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable. A \$30 Overdraft Fee BP is assessed for each overdraft item paid through the Bounce Protection. The daily maximum Overdraft Fee and/or Overdraft Fee BP assessed is limited to five or \$150 on each personal deposit account.
  - A complete schedule of other account related fees can be found on the *Personal Schedule of Fees*.

### **Gold Checking**

- Minimum balance to open: \$100.
- A Gold Debit Mastercard® is provided.
- Free Debit Card 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 Statements, upon request.
- Unlimited Check Writing.
  - Free first box of F&M logo checks.

- Free Cashier's Checks, Money Orders and Traveler's Cheques (*Please contact Branch Management for details*)
  - Free Sweep and Telephone Transfers.
  - 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
    - \$25 Monthly Service Charge (Maintenance Fee).
    - Ways to Waive \$25 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) or a combined total of \$100,000 or more of the average daily balance in a checking and/or savings account(s), and/or the ledger (current) balance in a Certificate of Deposit (CD) 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 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. The period we use is a month.
- \*\*The primary accountholder is the person identified in the section "Owner/Signer Information" of the Account Agreement used to open this account. The average daily (ledger) balance for related accounts is calculated by adding the principal in the account(s) for each day from the first day of the related account's current statement cycle through the last day of this account's statement cycle, divided by the number of days between these two dates. The current (ledger) balance is the current balance on CD accounts (w/ a primary or joint relationship) that are related to the primary accountholder. The combined average daily (ledger) balance is the sum of the average daily balances in this account and in each checking and/or savings account(s) (w/ a primary or joint relationship) that are related to the primary accountholder. The combined total is calculated by adding the combined average daily (ledger) balance and the ledger (current) balance.
- A \$15 Early Closure Fee will be imposed if this account is closed within 90 days from the opening date.

- Overdraft Features: A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable. A \$30 Overdraft Fee BP is assessed for each overdraft item paid through the Bounce Protection. The daily maximum Overdraft Fee and/or Overdraft Fee BP assessed is limited to five or \$150 on each personal deposit account.
- A complete schedule of other account related fees can be found on the Personal Schedule of Fees.

### **Health Savings Account (HSA)**

- Minimum balance to open: \$100.
- Health Savings Debit Mastercard® is provided.
- Free Debit Card Alerts.
- The interest rate and annual percentage yield on the account can be obtained from any F&M Bank Office or [www.fmb.com/rates](http://www.fmb.com/rates). 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 \$10 will be imposed every quarter if the average daily balance for the quarter 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. The period we use is a calendar quarter.
  - A \$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 \$3 Paper Statement Fee is assessed for each paper statement when you elect to receive this account's statement by mail. To avoid this fee, you must enroll in electronic delivery of statements called "eStatements."
  - Overdraft Features: A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.
  - A \$15 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 *Personal 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 or [www.fmb.com/rates](http://www.fmb.com/rates). 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 \$25 will be imposed every month if the balance in the account falls below \$6,000 any day of the statement cycle.
  - A Per Check/Withdrawal Fee of \$0.40 for each debit transaction (withdrawal, check paid, automatic transfer or payment out of your account) will be imposed after the first 300 debit transactions, per statement cycle. A \$3 Paper Statement Fee is assessed for each paper statement when you elect to receive this account's statement by mail. To avoid this fee, you must enroll in electronic delivery of statements called "eStatements."
  - A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.
  - A \$15 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 *Business Schedule of Fees*.

**Interest on Checking (Personal)**

- No longer available to new accounts.
- The interest rate and annual percentage yield on the account can be obtained from any F&M Bank Office or [www.fmb.com/rates](http://www.fmb.com/rates). 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
  - A Minimum Balance Fee of \$10 will be imposed every month if the average daily balance for the statement cycle 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.
- A Per Check/Withdrawal Fee of \$0.30 will be imposed for each debit transaction (withdrawal, check paid, automatic transfer, or payment out of the account) if the average daily balance for the statement cycle 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. The period we use is a month.
  - A \$3 Paper Statement Fee is assessed for each paper statement when you elect to receive this account's statement by mail. To avoid this fee, you must enroll in electronic delivery of statements called "eStatements."
  - Overdraft Features: A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable. A \$30 Overdraft Fee BP is assessed for each overdraft item paid through the Bounce Protection. The daily maximum Overdraft Fee and/or Overdraft Fee BP assessed is limited to five or \$150 on each personal deposit account.
  - A \$15 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 *Personal Schedule of Fees*.
  - This account is no longer offered in the branch. No new account of this type will be opened.

### **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 or [www.fmb.com/rates](http://www.fmb.com/rates).
- 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 \$15 will be imposed every month if the balance in the account falls below \$4,000 on any day in the statement cycle.
  - A \$3 Paper Statement Fee is assessed for each paper statement when you elect to receive this account's statement by mail. To avoid this fee, you must enroll in electronic delivery of statements called "eStatements."
  - A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.
  - A \$15 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 *Business 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 or [www.fmb.com/rates](http://www.fmb.com/rates).
- 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 \$15 will be imposed every month if the balance in the account falls below \$2,500 on any day in the statement cycle.
  - A \$3 Paper Statement Fee is assessed for each paper statement when you elect to receive this account's statement by mail. To avoid this fee, you must enroll in electronic delivery of statements called "eStatements."
  - Overdraft Features: A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable. A \$30 Overdraft Fee BP is assessed for each overdraft item paid through the Bounce Protection Program. The daily maximum Overdraft Fee and/or Overdraft Fee BP assessed is limited to five or \$150 on each personal deposit account.
  - A \$15 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 *Personal Schedule of Fees*.

### **Market Rate Savings (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 or [www.fmb.com/rates](http://www.fmb.com/rates).
- 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 \$15 will be imposed every quarter if the average daily balance for the quarter 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. The period we use is a calendar quarter.
  - A Per check/Withdrawal Fee of \$3 will be imposed for each debit transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below \$1,000 any day of the quarter on withdrawals exceeding six per quarter.

- A \$3 Paper Statement Fee is assessed for each paper statement when you elect to receive this account's statement by mail. To avoid this fee, you must enroll in electronic delivery of statements called "eStatements."
- A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.
- A \$15 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 *Business 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 or [www.fmb.com/rates](http://www.fmb.com/rates).
- 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 \$10 will be imposed every quarter if the average daily balance for the quarter falls below \$500. 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. The period we use is a calendar quarter.
  - A Per Check/Withdrawal Fee of \$2 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.
  - A \$3 Paper Statement Fee is assessed for each paper statement when you elect to receive this account's statement by mail. To avoid this fee, you must enroll in electronic delivery of statements called "eStatements."
  - A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.
  - A \$15 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 *Personal Schedule of Fees*.

### Platinum Checking

- Minimum balance to open: \$100.
- A Platinum Debit Mastercard<sup>®</sup> is provided.
- Free Debit Card 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 Statements, upon request.
- Unlimited Check Writing.
  - 1 free box of any style checks per calendar year.
- Free Cashier's Checks, Money Orders and Traveler's Cheques (*Please contact Branch Management for details*)
- Free Domestic Wire Transfers – Incoming and Outgoing.
- Additional Benefits on an open Platinum Checking Account, upon request:
  - One savings account (Youth Savings or Market Rate Savings) where the Minimum Balance Fee and Per Check/Withdrawal Fee are waived.
  - One Safe Deposit Box, based on availability, where the annual rent payment is waived for one year from the date the box is opened.
  - Waived Stop Payment, Sweep Transfer, and Telephone Transfer Fees.
- This account pays interest based on tiered rates.
- 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 or [www.fmb.com/rates](http://www.fmb.com/rates).
- 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
  - \$50 Monthly Service Charge (Maintenance Fee).
  - Ways to Waive \$50 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) or a combined total of \$200,000 or more of the average daily balance in a checking and/or savings account(s), and/or the ledger (current) balance in a Certificate of Deposit (CD) 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 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. The period we use is a month.

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

- A \$15 Early Closure Fee will be imposed if this account is closed within 90 days from the opening date.
- Overdraft Features: A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable. A \$30 Overdraft Fee BP is assessed for each overdraft item paid through the Bounce Protection Program. The daily maximum Overdraft Fee and/or Overdraft Fee BP assessed is limited to five or \$150 on each personal deposit account.
- A complete schedule of other account related fees can be found on the *Personal Schedule of Fees*.

### **Senior Checking**

- For ages 55+.
- Minimum balance to open: \$100.
- A Debit Mastercard<sup>®</sup> is provided.
- Free Debit Card 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.
- This account does not pay interest.
- Fees
  - \$10 Monthly Service Charge (Maintenance Fee).
  - Ways to Waive \$10 Maintenance Fee during each statement cycle:
    - Total direct deposit of \$250 or more made to this account;
    - Five 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 \$250 or more in this account.\*

\*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. The period we use is a month.

  - \$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 for each paper statement when you elect to receive this account's statement by mail. To avoid this fee, you must enroll in electronic delivery of statements called "eStatements."
  - A \$15 Early Closure Fee will be imposed if this account is closed within 90 days from the opening date.
  - Overdraft Features: A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable. A \$30 Overdraft Fee BP is assessed for each overdraft item paid through the Bounce Protection. The daily maximum Overdraft Fee and/or Overdraft Fee BP assessed is limited to five or \$150 on each personal deposit account.
  - A complete schedule of other account related fees can be found on the *Personal Schedule of Fees*.

### **Silver Checking**

- Minimum balance to open: \$100.
- A Silver Debit Mastercard® is provided.
- Free Debit Card 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
  - \$15 Monthly Service Charge (Maintenance Fee).
  - 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 \$2,000 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) or a combined total of \$15,000 or more of the average daily balance in a checking and/or savings accounts(s), and/or the ledger (current) balance in a Certificate of Deposit (CD) accounts(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 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. The period we use is a month.

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

- \$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 for each paper statement when you elect to receive this account's statement by mail. To avoid this fee, you must enroll in electronic delivery of statements called "eStatements".
- Overdraft Features: A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable. A \$30 Overdraft Fee BP is assessed for each overdraft item paid through the Bounce Protection Program. The



daily maximum Overdraft Fee and/or Overdraft Fee BP assessed is limited to five or \$150 on each personal deposit account.

- A \$15 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 *Personal 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 or [www.fmb.com/rates](http://www.fmb.com/rates).
- 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 Minimum Balance Fee of \$8 will be imposed every month if the balance in the account falls below \$2,000 any day of the statement cycle.
  - A Per Check/Withdrawal Fee of \$0.30 will be imposed for each debit 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 statement cycle.
  - If the combined total of the minimum balance fee and per check/withdrawal fee(s) exceeds the interest earned, then the fees in excess of the interest earned are waived on this account. All other charges, such as but not limited to, the cost of check printing, early closure fee, deposit stamps, overdraft/NSF charges, collection charges, wire transfers, and fees for cash management services are the responsibility of the lawyer or law firm account holder.
  - A \$3 Paper Statement Fee is assessed for each paper statement when you elect to receive this account's statement by mail. To avoid this fee, you must enroll in electronic delivery of statements called "eStatements."
  - A \$15 Early Closure Fee will be imposed if this account is closed within 90 days from the opening date.
  - A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.
- 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 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 for each paper statement when you elect to receive this account's statement by mail. To avoid this fee, you must enroll in electronic delivery of statements called "eStatements."
  - A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.
  - A \$15 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 *Personal 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 accountholder.

- 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 or [www.fmb.com/rates](http://www.fmb.com/rates).
- 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 Per Check/Withdrawal Fee of \$2 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 \$15 Early closure fee will be imposed if this account is closed within 12 months from the opening date.
  - Overdraft Features: A \$30 Overdraft Fee is assessed for each overdraft item paid. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.
  - A complete schedule of other account related fees can be found on the *Personal Schedule of Fees*.

## SERVICES

### 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 (including balance inquiry).
  - *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 (including balance inquiry).
  - *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 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 Alerts service. However, your wireless carrier may charge for receiving text messages or phone calls from F&M Bank.

### **MASTERCARD ID THEFT PROTECTION™**

All Farmers & Merchants Bank of Long Beach Debit Cardholders are eligible for complimentary access to identity protection and fraud detection available through Mastercard ID Theft Protection™.

- **What is Mastercard ID Theft Protection™?** This benefit provides ID theft alerts, expert resolution assistance and emergency “wallet” replacement to Farmers & Merchants Bank of Long Beach Cardholders.
- **Who is eligible for this coverage?** To be eligible for this coverage, you must be a valid cardholder of a Mastercard issued by a U.S. financial institution.
- **How can I access these services?** To register for the service and to learn more, visit <https://mastercard.generaliglobalassistance.com/#Protect> or call 1-866-566-3601.
- **Is there a charge for this benefit?** No, we provide this benefit at no extra cost.
- **What are the services provided by Mastercard ID Theft Protection™?**
  - ID Theft Alerts – Utilizing advanced Internet monitoring for malicious sites, if any personal information is sold or bought online, cardholders will receive proactive alerts, which offer real-time detection of any potential fraud and enhanced protection regardless of the threat’s origin.
  - Expert Resolution Assistance – When an ID theft occurs, an Identity Theft Restoration Specialist will identify and cancel all missing cards/documents and initiate restoration forms, fraud affidavits and police reports. The specialist will also help access credit reports and provide tips on how to manage credit health.
  - Emergency Wallet Replacement – With the specialist’s step-by-step help, “wallet” contents (including driver’s licenses, passports and insurance cards) can be restored, and assistance is available to protect against future attacks.
- **When is the service available?** The service is available immediately after enrollment and 24 hours a day, 365 days a year thereafter.

### **Escrow Services**

Escrow services are available at our F&M Bank Main Office. Services include residential sales, commercial and industrial sales, loan escrows, and refinance escrows. 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<sup>1</sup>
- Security chip-enhancement and Visa® payWave
- Apple Pay®, Google Pay and Samsung Pay<sup>2</sup>
- 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<sup>3</sup>
- Additional Visa® benefits<sup>4</sup>
  - 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. Apple is a trademark of Apple Inc., registered in the U.S. and other countries. Apple Pay is a trademark of Apple Inc.; Google Pay is a trademark of Google LLC.; Samsung Electronics America, Inc., Samsung, and Samsung Pay are trademarks or registered trademarks of Samsung Electronics Co.; Apple Pay, Google Pay, and Samsung Pay are only compatible with select cards, carriers and devices.

3. 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](http://www.visa.com/security).

4. 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.

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

### ***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.

### ***F&M Personal Credit Card***

- Simple rate and fee structure
- F&M Credit Card Alerts<sup>1</sup>
- Security chip-enhancement and Visa® payWave
- Apple Pay®, Google Pay and Samsung Pay<sup>2</sup>
- Worldwide acceptance
- Lost or stolen card protection
- 24-hour telephone and online access
- 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<sup>3</sup>
- Additional Visa® Benefits<sup>4</sup>
  - Concierge Services (Platinum only)
  - Auto Rental Collision Damage Waiver
  - Personal Identity Theft
  - Purchase Security / Extended Protection
  - Emergency Medical & Dental (Platinum only)
  - 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. Apple is a trademark of Apple Inc., registered in the U.S. and other countries. Apple Pay is a trademark of Apple Inc.; Google Pay is a trademark of Google LLC.; Samsung Electronics America, Inc., Samsung, and Samsung Pay are trademarks or registered trademarks of Samsung Electronics Co.; Apple Pay, Google Pay, and Samsung Pay are only compatible with select cards, carriers and devices.
3. 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](http://www.visa.com/security).
4. 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.

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

### ***F&M Cash Rewards***

F&M Cash Rewards is available for F&M personal 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.

**Legal Process Fee**

Includes levy, writ, and any other legal order requiring funds to be attached. Fee is charged regardless of a subsequent release.

**Loans**

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

***Business Credit***

***Business Loans***

- Inventory
- Industrial Equipment
- Farm Equipment
- Office Equipment
- 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
- Mixed-Use 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 Loans
- Bridge Loans
- Investment or Vacation Property Loans
- Home Improvement Loans

***Other Personal Loans***

- F&M Credit Card

## **Lockbox**

For all Lockbox Services including Electronic Lockbox and Medical Electronic Lockbox (Med eSolutions), a separate application package and an Analyzed Business Checking Account are required.

### ***Electronic Lockbox***

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 Per Box: \$150.00
  - Maintenance Per Box Per Month: \$175.00
  - Monthly Minimum: \$325 Per Month
  - Reporting Per Month: \$150.00
  - Correspondence: \$0.15
  - Data Entry Per Keystroke: \$0.025
  - Deposit Per Item: \$1.25
  - Deposit Per Batch: \$1.50
  - Image Transaction Per Electronic Lockbox: \$0.08
  - Items Processed Per Online Item: \$0.45
  - Items Processed Per Paper Item: \$0.65

### ***Medical Electronic Lockbox (Med eSolutions)***

F&M Bank offers Med eSolutions which provides a secure (Health Insurance Portability and Accountability Act (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 may apply.

### **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<sup>®</sup> 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<sup>®</sup> enable), and gift/loyalty cards. A separate application package and an Analyzed Business Checking Account are required.

#### 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.

### **Notary**

Notary service is available at all F&M Bank Offices on a walk-in basis or by appointment if a notary is unavailable.

- Fees for non-Bank documents requiring notarization
  - 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, Person to Person Payments,\* 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. Transactions initiated after the cut-off times and on weekends and holidays for the services indicated below, will be processed the next banking day.

Service	Internal Transfers	Wire Transfers	ACH Origination*	External Transfers**	Tax Payments	Bill Payments
Cut-Off Time	11:59pm	2:00pm	3:00pm	3:00pm	3:00pm	12:00pm

\*ACH is governed by NACHA Operating Rules.

\*\*Please note external transfers may take 1-2 business days to be processed.

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: Spreadsheet (xls – Microsoft® Excel); Spreadsheet (csv – Comma Separated Values); Microsoft® OFX (ofx – Open Financial Exchange); Quicken® (qfx – Intuit Web Connect and Direct Connect), and Quickbooks® (qbo – QuickBooks Online).
- Access check images (view and print capability)
- View deposited checks (view and print capability)
- Check account balances
- Transfer funds between bank accounts
- Transfer funds between Financial Institutions (personal account only)
- Send money to individuals\*
- Reorder checks
- Request a Stop Payment
- Initiate an address change
- Fees
  - Online Banking Access: No Charge
  - Check Order Fees: Depends on Check Type
  - Stop Payment F&M Paper Check: \$30 Per Stop Payment Request
  - Fees are automatically deducted from the account and appear on the account statement

\* Only available to clients with a personal debit card and a personal online banking profile.

### **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. A separate application package and an Analyzed Business Checking Account are required.

- Fees
  - Item Origination: \$0.15 Per Item
  - Origination Chargeback: \$10.00 Per Item
  - Same Day ACH Origination: Additional per item fee may apply
  - 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 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
  - Paid Return Item Fee\*: \$30 Per Return Item
  - Stop Payment Draft\*: \$30 Per Stop Payment Request
  - Reissue Draft\*: \$30 Per Draft Item
  - Overnight Delivery Draft\*: \$17.50 Per Draft Delivery Request
  - Same Day Electronic Bill Payment: \$12.95

\*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 Protection<sup>SM</sup>, 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: Spreadsheet (xls – Microsoft® Excel); Spreadsheet (csv – Comma Separated Values); Microsoft® OFX (ofx – Open Financial Exchange); Quicken® (qfx – Intuit Web Connect and Direct Connect), and Quickbooks® (qbo – QuickBooks Online).

- Access check images (view and print capability)
- View deposited items and deposit slips
- Check account balances
- Transfer funds between F&M 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: \$30 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
- ACH Origination
- Ability to manage employee access levels
- Originate electronic fund transfers
- Initiate domestic wire transfers
- Pay bills using electronic payment services via automated clearing house (ACH) processing
- 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:

- \$35 Per Month; Up to three Log-In IDs; \$5 for Each Additional Log-In ID
- ACH Item Origination: \$0.15 Per Item
- ACH Origination Chargeback: \$10 Per Item
- Same Day ACH Origination: Additional per item fee may apply.
- Request for ACH Transaction Reversal: \$30 Per Item
- Stop Payment F&M Paper Check: \$30 per stop payment request
- Check reorder styles may be limited and fee depends on check type
- Wire Transfers:
  - \$15 per OLB Outgoing Domestic Wire – eNotice
  - \$20 per OLB Outgoing Domestic Wire – Mail Notice
  - \$15 per OLB Outgoing International Wire\* - eNotice
  - \$20 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. International USD via US Correspondent Bank is for Commercial Purpose Only.

### **Mobile Banking**

Mobile Banking is available to personal and business clients.

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, send money to individuals,\* and find the nearest ATM or F&M Bank Office. In addition, Business Mobile clients can approve dual control wires and ACH transactions.

\* Only available to clients with a personal debit card and a personal online banking profile.

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 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 Protection<sup>SM</sup>.

***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 F&M checking accounts and assessed to the credited checking account for each transfer made.

### **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 Protection<sup>SM</sup>**

Bounce Protection<sup>SM</sup> 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<sup>SM</sup> covers traditional paper-based checks<sup>SM</sup>, teller withdrawals, automatic payment (ACH) transactions, or recurring debit card payments. To receive the benefit of Bounce Protection<sup>SM</sup> 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<sup>SM</sup> coverage amount is \$5. If the amount of an overdraft falls within the de minimis, no Bounce Protection<sup>SM</sup> fees will be assessed.

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



<b>Eligible Accounts</b>	<b>Bounce Protection<sup>SM</sup> Limit</b>	<b>Bounce Protection<sup>SM</sup> Fee</b>
Bronze Checking	\$ 300	\$30
College Checking	\$ 300	\$30
Employee Checking	\$ 300	\$30
Gold Checking	\$ 500	\$30
Interest on Checking*	\$ 500	\$30
Market Rate Money Market	\$1000	\$30
Platinum Checking	\$1000	\$30
Senior Checking	\$ 300	\$30
Silver Checking	\$ 300	\$30
Special Checking*	\$ 300	\$30

\*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 five (5) (or \$150) overdraft fees per day on each personal account.

### **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. A separate application package and an Analyzed Business Checking Account are required.

- Fee
  - Positive Pay Service Per Account, Per Month: \$25

### **Pre-Paid Gift Cards**

Mastercard<sup>®</sup> 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 Bank approved scanner requires 7 – 10 days.

- 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 1<sup>st</sup> 2): \$20
  - Check Scanned & Presented Electronically to the Bank
    - On-Us Item (F&M Drawn Item): \$0.15 Per Check
    - Non F&M Item (Transit Item): \$0.15 Per Check
  - A complete schedule of other account related fees can be found on the *Account Analysis 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
  - A complete schedule of other account related fees can be found on the *Account Analysis Schedule of Fees*.

**Research**

\$50.00 per hour (one hour minimum, each additional hour billed in quarter hour increments)

A research fee will be assessed if you request the Bank to research your account or provide copies of internal bank records excluding those items specifically identified in the fee schedule as Document Copies. Examples include, but are not limited to, providing copies of safe deposit box entrance slips, loan payment information, wire transfer records, and agreements previously provided.

**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 - \$300 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 Credit<sup>SM</sup>. Smart Safes include advanced bill recognition technology, which rejects suspected counterfeit 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. A separate application package and an Analyzed Business Checking Account are required.

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<sup>®</sup> 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 has offices in Laguna Hills, Long Beach, Santa Barbara, and Torrance. Fees are determined by Farmers and Merchants Trust Company.

### **USA PATRIOT Act and Beneficial Ownership Disclosures**

#### ***USA PATRIOT Act***

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.

#### ***Beneficial Ownership***

Effective May 11, 2018, new rules under the Bank Secrecy Act will aid the government in the fight against crimes to evade financial measures designed to combat terrorism and other national security threats. EACH time an account is opened for a covered Legal Entity, we are required to ask you for identifying information (name, address, date of birth, social security number as well as identification documents) for:

- Each individual who has beneficial ownership (25% or more); and,
- One individual who has significant managerial control, of the Legal Entity.

If you are opening an account on behalf of a Legal Entity, you will be required to provide the appropriate documentation and to certify that this information is true and accurate to the best of your knowledge.

**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: \$10,000
  - 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.