



Services & Fees

This document is current as of 9/1/2022.

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



SCHEDULE OF FEES

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PERSONAL SCHEDULE OF FEES

BANK FEES

ATM Service Charge (At A Non-F&M Bank ATM)	\$1.50
Bond Coupon Collection	\$10.00
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 Returned) ¹	\$30.00
Legal Process	\$100.00
Overdraft Item/s Fee	\$30.00
Overdraft Item/s Fee BP (Bounce Protection)	
(Per Item, \$150 Max Per Day)	\$30.00
Paper Statement	\$3.00
Research Per Hour - Bank Account (1 Hour Minimum, Prorated Thereafter)	\$50.00
Special Statement	\$5.00
Stop Payment In-Person / Phone Per Request	\$30.00
Stop Payment Online / Telebanker Per Request	\$15.00
Sweep Transaction Charge	\$5.00
Telephone Transfer Fee	\$5.00
Verification Of Deposit Per Account	\$10.00

CASHIER'S CHECKS

Client	\$8.00
Non-Client	\$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 Credit Card Statement	\$4.00
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

CREDIT CARDS

Refer to the Elan Financial Services Schedule of Fees for credit cards opened after May 1, 2021.

CURRENCY (IN OR OUT)*

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

* No Currency Charge For Youth Savings Account

EARLY ACCOUNT CLOSURE

Checking/Money Market Accounts (Within 90 Days Of Opening)	\$20.00
Savings Accounts (Within 1 Year Of Opening)*	\$20.00

* No Early Account Closure Fee For Youth Savings Account

MONEY ORDERS

Client	\$5.00
Non-Client	\$10.00

NOTARY SERVICES (ACKNOWLEDGEMENTS, JURATS, ETC.)

Client, Per Signature	\$10.00
Non-Client, Per Signature	\$15.00

ONLINE BANKING

Bill Pay Per Month - Bronze Checking Only (Up To 15 Payments Per Month)	\$5.00
Each Additional Bill Pay Over 15 Payments Per Month - Bronze Checking Only	\$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 Per Request	\$30.00
Same Day Electronic Bill Payment	\$12.95
Stop Payment Online Per Request	\$15.00

PRE-PAID GIFT CARDS

Mastercard® Pre-Paid Gift Card Activation Per Card	\$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
Late Fee	\$10.00
Annual Rent	Varies Based On Box Size
• 2x5	\$25.00
• 3x5	\$50.00
• 4x5	\$55.00
• 5x5	\$60.00
• 3x10	\$70.00
• 4x10	\$85.00
• 5x10	\$100.00
• 6x10	\$110.00
• 8x10	\$130.00
• 9x10	\$140.00
• 10x10	\$150.00
• 10x15	\$200.00
• 15x15	\$300.00

WIRE TRANSFERS – DOMESTIC

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

WIRE 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

¹ Returned items may be presented for payment by the payee or their financial institution multiple times resulting in multiple Insufficient Funds Item/s fees being charged.

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.



BUSINESS SCHEDULE OF FEES

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

BANK FEES

ATM Service Charge (At A Non-F&M Bank ATM)	\$1.50
Bond Coupon Collection	\$10.00
Chargeback Item Fee (Check)	\$10.00
Checks/Deposit Slips	Per Catalog Pricing
Daily Deposit Report Per Report Per Account	\$5.00
Debit Card Foreign Transaction (International)	3% Of Purchase Price
Debit Item	\$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 Returned) ²	\$30.00
Legal Process	\$100.00
Merchant Services	Per Agreement
Merchant Services Supplies	Market Price
Night Depository Annual Fee	\$20.00
Night Depository Replacement Key	\$5.00
Overdraft Item/s Fee (Per Item)	\$30.00
Paper Statement	\$3.00
Research Per Hour - Bank Account (1 Hour Minimum, Prorated Thereafter)	\$50.00
Special Cash Order	\$20.00
Special Statement	\$5.00
Stop Payment In-Person / Phone Per Request	\$30.00
Stop Payment Online / Telebanker Per Request	\$15.00
Sweep Transaction Charge	\$5.00
Telephone Transfer Fee	\$5.00
Verification Of Deposit Per Account	\$20.00

ACH FEES¹

ACH Block Authorization Monthly Per Account	\$10.00
ACH Block Set-Up	\$5.00
ACH Filter Authorization Monthly Per Account	\$10.00
ACH Origination Chargeback/Creditback	\$10.00
ACH Filter Per Item	\$1.00
ACH Filter Set-Up	\$5.00
ACH Origination Reversal	\$30.00
ACH Stop Payment Per Request	\$30.00
Direct ACH Monthly	\$25.00
Direct ACH Set-Up Fee (SFTP)	\$100.00
EDI Charge Per Transaction	\$1.00
EDI Service Maintenance Per Month	\$25.00
EDI Setup Fee	\$35.00
Item Reversal Charge	\$30.00
Notification Of Change	\$2.00
Return Per Item Charge	\$10.00
Same Day ACH Origination Per Item	\$0.40
Standard ACH Origination Per Item	\$0.15
Standard ACH Received (Credit or Debit) Per Item	\$0.15

BUSINESS ONLINE BANKING

Each Additional Log-In ID (Employee Access Control)	\$5.00
Bill Pay Overnight Check	\$17.50
Bill Pay Paid Return Item Per Item	\$30.00
Bill Pay Re-Issue Draft Per Item	\$30.00
Bill Pay Stop Payment Draft Per Request	\$30.00
Same Day Electronic Bill Payment	\$12.95
Stop Payment Online Per Request	\$15.00
Tax Payment Per Payment	\$5.00

BUSINESS ONLINE BANKING WITH CASH MANAGER

Cash Manager Per Month	\$35.00 ³
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CASHIER'S CHECKS

Client	\$8.00
Non-Client	\$16.00

CHECK IMAGE DEPOSIT¹

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

COIN (IN OR OUT)

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

Business Credit Card Paper Billing "Special Handling" Statement	\$30.00
Per Credit Card Statement	\$4.00
Per Item (e.g. Checks, Deposit Slips)	\$3.00
Per Statement With Images	\$10.00
Per Statement Without Images	\$5.00

CREDIT CARDS

Refer to the Elan Financial Services Schedule of Fees for credit cards opened after May 1, 2021.

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)	\$20.00
Savings Accounts (Within 1 Year Of Opening)	\$20.00

LOCKBOX – ELECTRONIC¹

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

MEDICAL ELECTRONIC LOCKBOX (MED ESOLUTIONS)¹

Please See All Fees Noted Above for Electronic Lockbox	
Med eSolutions Image Transaction	\$0.45

MONEY ORDERS

Client	\$5.00
Non-Client	\$10.00

NOTARY SERVICES (ACKNOWLEDGEMENTS, JURATS, ETC.)

Client, Per Signature	\$10.00
Non-Client, Per Signature	\$15.00

PRE-PAID GIFT CARDS

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



BUSINESS SCHEDULE OF FEES CONT'D

POSITIVE PAY

Check Positive Pay Service Per Month Per Account.....	\$25.00
Check Positive Pay With Payee Match Monthly Per Account.....	\$35.00
ACH Positive Pay Monthly Per Account.....	\$25.00
Positive Pay Bundle Monthly Per Account (ACH Positive Pay And Check Positive Pay With Payee Match)	\$50.00

REMOTE DEPOSIT CAPTURE (RDC) ¹

One Time Set-Up Per Location	\$150.00
Rental Fee Per Month (Scanner Plus Maintenance)	Varies
Single Feed Scanner	\$25.00
Multiple Feed Scanner.....	\$50.00
Monthly License (Up To 2 Licenses).....	\$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

Key Deposit	\$20.00
Forced Entry.....	\$150.00
Late Fee.....	\$10.00
Annual Rent.....	Varies Based On Box Size
• 2x5	\$25.00
• 3x5	\$50.00
• 4x5	\$55.00
• 5x5	\$60.00
• 3x10	\$70.00
• 4x10	\$85.00
• 5x10	\$100.00
• 6x10	\$110.00
• 8x10	\$130.00
• 9x10	\$140.00
• 10x10	\$150.00
• 10x15	\$200.00
• 15x15	\$300.00

SMART SAFES¹

Smart Safe Deposit Correction Notice.....	\$5.00
Smart Safe Setup Fee	\$100.00
Smart Safe Service Per Unit Per Month	\$50.00

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

Incoming Domestic Wire – eNotice.....	\$10.00
Incoming Domestic Wire – Mail Notice	\$15.00
Online Banking Outgoing Wire – eNotice	\$15.00
Online Banking Outgoing Wire – Mail Notice	\$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

BUSINESS CHECKING PLUS (Per Item, Per Month)

Debit Transactions (After 400 Withdrawals, Checks, or Drafts).....	\$0.40
Standard ACH Origination (After 100 Transactions).....	\$0.15
Outgoing Domestic Online Banking Wires – eNotice (After 2 Wires).....	\$15.00
Currency (excludes rolled/bagged coins)	
Per \$1,000 Deposited (After \$20,000).....	\$1.70
Per \$1,000 Provided (After \$20,000).....	\$1.50
Each Additional Log-In ID (Employee Access Control)	\$5.00

BUSINESS CHECKING NON-ANALYZED & BUSINESS INTEREST ON CHECKING

(Per Item, Per Month)	
Debit Item (Checks Paid After 300 Debits)	\$0.40

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.

¹Account Analysis set up is required.

² Returned items may be presented for payment by the payee or their financial institution multiple times resulting in multiple Insufficient Funds Item/s fees being charged.

³ Online Banking (OLB) fee listed on statement may be combined with ACH transaction fees incurred during the billing period, if applicable.



ACCOUNT ANALYSIS SCHEDULE OF FEES

BANK FEES

Account Analysis Maintenance Per Month	\$25.00
ATM Service Charge (At a Non-F&M Bank ATM)(SC)	\$1.50
Bond Coupon Collection (SC)	\$10.00
Cashier's Check	\$8.00
Chargeback Item Fee (Check)	\$10.00
Checks/Deposit Slips	Per Catalog Pricing + \$10.00
Armored Car and Courier Services	Per Agreement
Armored Car and Courier Services	Per Agreement + 10% (\$10 minimum) ²
Daily Deposit Report Per Report Per Account	\$5.00
Debit Card Foreign Transaction (International)(SC)	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 (SC)	\$2.00
Insufficient Funds Item/s Fee (Per Item Returned) ¹	\$30.00
Legal Process (SC)	\$100.00
Lockbox	Per Agreement
Merchant Services	Per Agreement
Merchant Services	Per Agreement+ 10% (\$10 minimum) ²
Merchant Services Supplies	Market Price
Night Depository Annual Fee	\$20.00
Night Depository Replacement Key (SC)	\$5.00
Money Order	\$5.00
Overdraft Item/s Fee (Per Item)	\$30.00
Paper Statement	\$3.00
Remote Deposit Capture	Per Agreement
Research Per Hour - Bank Account (1 Hour Minimum, Prorated Thereafter)	\$50.00
Special Cash Order (SC)	\$20.00
Special Statement	\$5.00
Stop Payment In-Person / Phone Per Request	\$30.00
Stop Payment Online / Telebanker Per Request	\$15.00
Sweep Transaction Charge	\$5.00
Telephone Transfer Fee	\$5.00
Vendor Invoice	Per Agreement + 10% (\$10 minimum)
Verification Of Deposit Per Account (SC)	\$20.00

ACH FEES

ACH Block Authorization Monthly Per Account	\$10.00
ACH Block Set-Up	\$5.00
ACH Filter Authorization Monthly Per Account	\$10.00
ACH Origination Chargeback/Creditback	\$10.00
ACH Filter Per Item	\$1.00
ACH Filter Set-Up	\$5.00
ACH Origination Reversal	\$30.00
ACH Stop Payment Per Request	\$30.00
Direct ACH Monthly	\$25.00
Direct ACH Set-Up Fee (SFTP)	\$100.00
EDI Charge Per Transaction	\$1.00
EDI Service Maintenance Per Month	\$25.00
EDI Setup Fee	\$35.00
Item Reversal Charge	\$30.00
Notification Of Change	\$2.00
Return Per Item Charge	\$10.00
Same Day ACH Origination Per Item	\$0.40
Standard ACH Origination Per Item	\$0.15
Standard ACH Received (Credit or Debit) Per Item	\$0.15

BUSINESS ONLINE BANKING

Each Additional Log-In ID (Employee Access Control)	\$5.00
Bill Pay Overnight Check (SC)	\$17.50
Bill Pay Paid Return Item Per Item (SC)	\$30.00
Bill Pay Re-Issue Draft Per Item (SC)	\$30.00
Bill Pay Stop Payment Draft Per Request (SC)	\$30.00
Same Day Electronic Bill Payment (SC)	\$12.95
Stop Payment Online Per Request	\$15.00
Tax Payment Per Payment (SC)	\$5.00

BUSINESS ONLINE BANKING WITH CASH MANAGER

Cash Manager Per Month	\$35.00 ³
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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

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

COPY

Business Credit Card Paper Billing "Special Handling" Statement (SC)	\$30.00
Per Credit Card Statement†	\$4.00
Per Item (e.g. Checks, Deposit Slips)	\$3.00
Per Statement With Images	\$10.00
Per Statement Without Images	\$5.00

CREDIT CARD

Refer to the Elan Financial Services Schedule of Fees for credit cards opened after May 1, 2021.

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)(SC)	\$20.00
Savings Accounts (Within 1 Year of Opening)(SC)	\$20.00

LOCKBOX – ELECTRONIC

Set-Up Per Box	\$150.00
Maintenance Per Box Per Month	\$175.00
Monthly Minimum	\$325.00
Reporting Per Month	\$150.00
Image Transaction (Correspondence)	\$0.15
Data Entry Per Keystroke	\$0.025
Deposit	\$1.25
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

NOTARY SERVICES (ACKNOWLEDGEMENTS, JURATS, ETC.)

Client, Per Signature	\$10.00
Non-Client, Per Signature	\$15.00

POSITIVE PAY

Check Positive Pay Service Per Month Per Account	\$25.00
Check Positive Pay with Payee Match Monthly Per Account	\$35.00
ACH Positive Pay Monthly Per Account	\$25.00
Positive Pay Bundle Monthly Per Account (ACH Positive Pay and Check Positive Pay with Payee Match)	\$50.00



ACCOUNT ANALYSIS SCHEDULE OF FEES CONT'D

REMOTE DEPOSIT CAPTURE (RDC)

One Time Set-Up Per Location	\$150.00
Rental Fee Per Month (Scanner Plus Maintenance)	Varies
Single Feed Scanner	\$25.00
Multiple Feed Scanner	\$50.00
Monthly License (Up To 2 Licenses).....	\$30.00
Monthly (Licenses In Excess Of The First 2).....	\$20.00
Check Scanned And Provided Electronically	
On-Ups Item: F&M Drawn Item Per Check	\$0.15
Non-F&M Item: Transit Item Per Check.....	\$0.15
Bundled RDC Per Item Charges (Scanning And Transmitting).....	\$0.15

SAFE DEPOSIT BOX

Key Deposit (SC)	\$20.00
Forced Entry (SC)	\$150.00
Late Fee (SC).....	\$10.00
Annual Rent (SC).....	Varies Based On Box Size
• 2x5 (SC)	\$25.00
• 3x5 (SC)	\$50.00
• 4x5 (SC)	\$55.00
• 5x5 (SC)	\$60.00
• 3x10 (SC)	\$70.00
• 4x10 (SC)	\$85.00
• 5x10 (SC)	\$100.00
• 6x10 (SC)	\$110.00
• 8x10 (SC)	\$130.00
• 9x10 (SC)	\$140.00
• 10x10 (SC)	\$150.00
• 10x15 (SC).....	\$200.00
• 15x15 (SC).....	\$300.00

SMART SAFES

Smart Safe Deposit Correction Notice.....	\$5.00
Smart Safe Setup Fee	\$100.00
Smart Safe Service Per Unit Per Month	\$50.00

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

Incoming Domestic Wire – eNotice.....	\$10.00
Incoming Domestic Wire – Mail Notice	\$15.00
Online Banking Outgoing Wire – eNotice	\$15.00
Online Banking Outgoing Wire – Mail Notice	\$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

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

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

¹ Returned items may be presented for payment by the payee or their financial institution multiple times resulting in multiple Insufficient Funds Item/s fees being charged.

² 10% (\$10 minimum) charge applies when vendor invoices for Armored Car and Courier Services and/or Merchant Services are paid directly by F&M Bank and passed through Account Analysis.



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 complete schedule of 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® 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.*



SCHEDULE OF FEES

- A complete schedule of 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.
- Free Bill Pay.
- 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 complete schedule of account-related fees can be found on the *Account Analysis Schedule of Fees*.

Business Checking Plus

- Minimum balance to open: \$200.
- This account does not pay interest.
- Depending on your overall account activity and the services used and/or required, at our discretion, your Business Checking Plus account may be converted to another qualified account type, including Business Checking – Analyzed. 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*.
- This account includes the following monthly benefits:
 - 400 Debit Transactions (Withdrawals, Checks, or Drafts).
 - 100 ACH Debit/Credit Originations.
 - \$20,000 Currency Provided/Deposited not Including Rolled and Bagged Coin.
 - Three User Profiles for F&M Bank's Online Banking
 - 15 Mobile Remote Deposit Capture (mRDC) Transactions.
 - 2 Free Outgoing Domestic Online Banking Wire Transfers- eNotice
 - Free Tax Payments via F&M Online Banking.
 - Free Bill Pay.
- Fees
 - A Minimum Balance Fee of \$35 will be imposed every month if the average daily balance for the statement cycle falls below \$35,000.
 - A \$0.40 Debit Transaction Fee for each debit transaction (withdrawal, checks, or drafts) will be imposed after the first 400 debit transactions, per statement cycle.
 - A complete schedule of account-related fees can be found on the *Business 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*.
- 300 Debit Transactions (withdrawal, check paid, automatic transfer or payment out of your account).
- Free Bill Pay.
- 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 complete schedule of 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.
- 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.



SCHEDULE OF FEES

- 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.
- 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.
- 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. The Bank may change the interest rate at any time.
- Interest begins to accrue on the business day a deposit is made.



SCHEDULE OF FEES

- 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.
- A complete schedule of account-related fees can be found on the *Personal 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
 - \$5 Monthly Service Charge (Maintenance Fee).
 - Ways to Waive \$5 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 complete schedule of account-related fees can be found on the *Personal Schedule of Fees*.



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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 and Money Orders (*Please contact Branch Management for details*)
- Free Sweep and Telephone Transfers.
- This account pays interest.
- 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.



SCHEDULE OF FEES

*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 complete schedule of 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. 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.
- 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 complete schedule of account-related fees can be found on the *Personal Schedule of Fees*.



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. The Bank may change the interest rate at any time.
- Free Bill Pay.
- 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.
- 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 complete schedule of account-related fees can be found on the *Business Schedule of Fees*.

Individual Retirement Accounts (IRAs) (Traditional or Roth)

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

- Minimum balance to open: \$500.
- The interest rate and annual percentage yield for your account depend upon the applicable rate tier.
- Interest accrues on the business day a deposit is made, including non-cash items (i.e., checks).
- The daily balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- The interest rate on the account will be paid until first maturity.
- Interest is compounded quarterly and credited to the account quarterly.
- The account will automatically renew at maturity.
- Deposits may be made to the account in accordance with your IRA Plan disclosure.
- An Early Withdrawal Penalty (EWP) may be charged on distributions made outside of the 10 calendar day grace period following account maturity. There is a 10 calendar day grace period following the maturity of the account to withdraw the funds without penalty.
- The penalty amount will be equal to 180 days of interest if the maturity is 18 months or more, 90 days interest if the maturity is more than 12 months but less than 18 months or 30 days interest if the maturity is 12 months or less.



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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.
- 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
 - 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 complete schedule of 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.
- 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.
- 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 complete schedule of 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.
- 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. Fees



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- 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 complete schedule of 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.
- 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.
- 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 complete schedule of account-related fees can be found on the *Personal Schedule of Fees*.

Platinum Checking

- Minimum balance to open: \$100.
- A Platinum 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.



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- 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 and Money Orders (*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 interest rate and annual percentage yield on the account can be obtained from any F&M Bank Office or 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



SCHEDULE OF FEES

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 complete schedule of 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® 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
 - \$5 Monthly Service Charge (Maintenance Fee).
 - Ways to Waive \$5 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 complete schedule of 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.



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- 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.*



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- A complete schedule of 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.
- 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.
- If the account is closed before interest is credited, the accrued interest will not be paid.
- This account is not charged a monthly Service Charge (Minimum Balance and Per Check/Withdrawal Fees) and Paper Statement Fee.
- A complete schedule of other account related fees can be found on the Business and/or Account Analysis Schedule of Fees.
- 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 complete schedule of account-related fees can be found on the *Personal Schedule of Fees*.



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: \$5.
- 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.
- 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.
- 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 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://mastercardus.idprotectiononline.com> 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. Rates are competitive and vary based on the complexity of the transaction.

F&M Credit Cards

F&M Bank has partnered with Elan Financial Services to offer Personal and Business Visa® Credit Card products. Applications can be submitted online or at one of our local Branch Offices, and are subject to credit approval. All credit card accounts will be serviced through Elan Financial Services.

F&M Business Credit Card

- Cash Reward Programs¹
- Points Reward Programs²
- Access cash at Branch Offices and ATMs
- Security and Fraud alerts
- Travel notification
- Geolocation
- Apple Pay, Samsung Pay, Fitbit Pay, Garmin Pay³
- 24/7 access to account online



SCHEDULE OF FEES

- View annual account summary and spend analysis
- Online Management Tool for card spending
- Online statements
- Download transactions (Quicken®, QuickBooks™ and Excel)
- 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.
- Automatic payment option
- 24/7 live U.S. based customer service
- Zero fraud liability⁴
- Additional Visa® benefits⁵
 - Free Employee Cards
 - Emergency Card Replacement and Cash Disbursement
 - Auto Rental Collision Damage
 - Visa® Savings Edge®⁶
- Verified by Visa® online protection

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

1. Enrollment required. Applicable to Visa® Business Cash Card
2. Enrollment required. Applicable to Visa® Real Rewards, Visa® Smart Business, Visa® CommUNITY and Visa® Company
3. The Apple Logo is a trademark of Apple Inc., registered in the U.S. and other countries. The Android logo is a trademark of Google, Inc. Samsung Pay is a trademark or registered trademark of Samsung Electronics Co., Ltd. Use only in accordance with law. 2017 Fitbit Inc. All rights reserved. Fitbit and Fitbit Pay are trademarks of Fitbit, Inc. in the United States and other countries. Garmin Pay is a trademark of Garmin Ltd. or its subsidiaries.
4. Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.
5. 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.
6. Enrollment required

Please refer to the following link for specific details of the various credit cards offered by F&M Bank including the credit card's Important [Terms & Conditions](#).

F&M Personal Credit Card

- Cash Reward Programs¹
- Points Reward Programs²
- Access cash at banks and ATMs
- Security and Fraud Alerts
- Travel Notification
- Geolocation
- Apple Pay, Samsung Pay, Fitbit Pay, Garmin Pay³
- 24/7 Access to account online



SCHEDULE OF FEES

- View Annual Account Summary and Spend Analysis
- Online Management Tool for Card Spending
- Online Statements
- Download transaction (Quicken®, QuickBooks™ and Excel)
- 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.
- Automatic payment option
- Free Credit Score⁴
- 24/7 Live U.S. Based Customer Service
- Zero Liability
- Additional Visa® benefits⁵
 - Emergency Card Replacement and Cash Disbursement
- Verified by Visa® online protection⁶

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

1. Enrollment required. Applicable to Visa® Business Cash Card
2. Enrollment required. Applicable to Visa® Real Rewards, Visa® Smart Business, Visa® CommUNITY and Visa® Company
3. The Apple Logo is a trademark of Apple Inc., registered in the U.S. and other countries. The Android logo is a trademark of Google, Inc. Samsung Pay is a trademark or registered trademark of Samsung Electronics Co., Ltd. Use only in accordance with law 2017 Fitbit Inc. All rights reserved. Fitbit and Fitbit Pay are trademarks of Fitbit, Inc. in the United States and other countries. Garmin Pay is a trademark of Garmin Ltd. or its subsidiaries.
4. Free credit score access is available through online account access only. The free VantageScore® Credit Score is for educational purposes only and is not used by Elan.
5. 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.
6. Enrollment required.

Please refer to the following link for specific details of the various credit cards offered by F&M Bank including the credit card's Important [Terms & Conditions](#).

Foreign Currency Exchange/Purchase

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

Loans

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



SCHEDULE OF FEES

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



SCHEDULE OF FEES

- 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: \$325.00
 - Reporting Per Month: \$150.00
 - Image Transaction (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)

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 (see above)
 - Per Med eSolutions Image Transaction: \$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® or Merchant eSolutions (includes access to daily deposits and adjustments, charge-backs and retrievals, up to three months of monthly statements, and export and print capability with QuickBooks® enable), and gift/loyalty cards. 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



SCHEDULE OF FEES

- Affordable Equipment and Software

Night Deposit

Night deposit boxes are available 24 hours a day at all F&M Bank Offices.

- Fees
 - Night Depository Annual Fee: \$20.00
 - Night Depository Replacement Key: \$5.00

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 (client): \$10.00
 - Acknowledgement, Jurats, etc., per signature (non-client): \$15.00

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	Wire Transfers	ACH Origination*	External Transfers**	Tax Payments	Bill Payments
Cut-Off Time	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)



SCHEDULE OF FEES

- View deposited checks (view and print capability)
- Check account balances
- Pay Bills
- 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 Online Per Request: \$15.00
 - 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

Automated 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
 - ACH Origination Chargeback/Creditback: \$10.00
 - ACH Origination Reversal: \$30.00
 - ACH Stop Payment Per Request: \$30.00
 - Direct ACH Monthly: \$25.00
 - Direct ACH Set-Up Fee (SFTP): \$100.00
 - Same Day ACH Origination Per Item: \$0.40
 - Standard ACH Origination Per Item: \$0.15
 - Standard ACH Received (Credit or Debit) Per Item: \$0.15
 - 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.



SCHEDULE OF FEES

- Fees (Bronze Checking Only)
 - \$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
 - Reissue Draft*: \$30 Per Draft Item
 - Stop Payment Draft Per Request \$30.00
 - 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 ProtectionSM, or return item fee charged by F&M Bank.

Business Online Banking

- Manage multiple accounts with a single sign-on
- Multiple Log-In IDs
- 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
- Pay Bills
- Transfer funds between F&M accounts
- Reorder checks
- Request a Stop Payment
- Initiate an address change
- Fees
 - Business Online Banking Access: No Charge
 - Up to three Log-In IDs; \$5 for Each Additional Log-In ID
 - Check Orders: Varies Depending on Account and Check Type
 - Stop Payment Online Per Request: \$15.00



SCHEDULE OF FEES

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 deducted from the account and appear on the account statement:

- \$35 Per Month
- ACH Item Origination: \$0.15 Per Item
- ACH Origination Chargeback: \$10 Per Item
- Same Day ACH Origination: \$0.40 Per Item
- Request for ACH Transaction Reversal: \$30 Per Item
- Stop Payment Online Per Request: \$15.00
- 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.



SCHEDULE OF FEES

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 Options

F&M Bank offers Transfer Services and Bounce Protection for consumers.

We encourage all clients to manage their finances responsibly. Excessive usage can potentially result in significant fees and be costly. [Learn more about F&M Bank's Consumer Overdraft Protections.](#)

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
 - Check Positive Pay Service Per Account, Per Month: \$25
 - ACH Positive Pay Monthly, Per Account: \$25
 - Check Positive Pay with Payee Match Monthly, Per Account: \$35
 - Positive Pay Bundle Monthly Per Account (ACH Positive Pay and Check Positive Pay with Payee Match): \$50



Pre-Paid Gift Cards

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

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

Remote Deposit Capture (RDC)

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

- Fees
 - One Time Set-Up Per Location: \$150.00
 - Rental Fee Per Month (Scanner Plus Maintenance): Varies
 - Single Feed Scanner: \$25.00
 - Multiple Feed Scanner: \$50.00
 - Monthly License (Up To 2 Licenses): \$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
 - 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



SCHEDULE OF FEES

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

Safe Deposit Boxes

Safe deposit boxes provide protection for valuables and important documents. The contents of safe deposit boxes are not FDIC insured. Safe deposit boxes are available at all F&M Bank Offices, except the Newport Beach Office. Pricing for standard boxes varies from \$25 - \$300 per year based on size. A \$10 late fee will be assessed for payments received more than 14 days after the due date.

Smart Safes

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

- Fees:
 - Smart Safe Deposit Correction Notice: \$5.00
 - Smart Safe Setup Fee: \$100.00
 - Smart Safe Service Per Unit Per Month: \$50.00



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

Fees:

- Telebanker Stop Payment: \$15 per Request

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.