

| Business | Fee |
|--------------------------------------------------------------------------------------------|----------------------------------------------------------|
| Business Debit Card | |
| Standard Business Debit Card Annual Fee | Free |
| Standard Business Debit Card Replacement | \$15.00 |
| Custom Business Debit Card (Initial, Renewal, Replacement) | \$20.00 |
| Standard/Custom Business Debit Card Rush Order | \$65.00 |
| Foreign ATM Withdrawal Fee (applies to ATM's not owned by F&M Bank & Trust) | 3 Free per statement cycle; \$1.00 thereafter |
| Coin | |
| Coin/Currency Orders | \$0.00-\$5.00 per order (total may vary based on volume) |
| Coin Processing Fee | 5% of total amount |
| Electronic Banking | |
| E-Business ACH File Origination | \$5.00 per file; \$0.05 per item |
| E-Business Deluxe Online Banking | \$25.00 month; \$35.00 set-up |
| E-Business Basic | Free |
| Images of checks on CD (images of checks included on statement) | \$30.00 per statement cycle |
| Business ACH Fee (Not originated through ACH manager) | \$2.50 |
| Money Service Business | \$400.00 per month |
| Negative Collected Balance Fee | Prime + 4% |
| Night Drop | |
| Night Deposit Bag with Lock | \$30.00 |
| Night Deposit Bag without Lock | \$3.00 |
| Night Deposit Refundable Deposit per Key | \$25.00 |
| Returned Deposit Items Special Instructions | \$5.00 |
| Remote Deposit Capture per Month | \$25.00 |

**Some fees may be subject to sales tax*

fmbanktrust.com
319-754-2265

| Common | Fee |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|
| Account Activity Printout | \$2.00 |
| Account Closing Fee | \$25.00 |
| Checks | |
| Copy of Checks (3 Free per month) | \$0.50 |
| Cashiers Checks | \$5.00 |
| Counter Checks | \$0.50 |
| Coin County, Non-Client | \$5.00 minimum or 10% of total |
| Collection Item | \$15.00 |
| Dormant Account Fees | |
| Per month after 12 months on chcking | \$5.00 |
| Per month after 24 months on savings | \$5.00 |
| Escheat Fee | \$40.00 |
| Foreign Currency Fee | \$20.00 |
| Levy or Garnishment | \$50.00 |
| Negative Balance Closing Fee | \$20.00 |
| Non-Client Notary Fee | \$10.00 |
| Online Image Retrieval via Internet Banking (1-4 Free per month) | \$0.50 |
| Overdraft Fees | |
| Paid NSF Item Fee (Overdraft Fee) *Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, Debit Card transaction, pre-authorized automatic debit, telephone, or other electronic transfers. * | \$31.00 |
| Return NSF Item Fee | \$31.00 |
| Overdraft Transfer Protection *Automatic transfer from an other account to prevent an overdraft created by check, in-person withdrawal, ATM withdrawal, or other electronic means.* | \$5.00 |
| Stop Payment Charge | \$30.00 |
| Wire Transfer Fee | |
| Ongoing Domestic Wire Fee | \$20.00 |
| Incoming Domestic Wire Fee | \$10.00 |
| Outgoing International Wire Fee | \$50.00 |
| Incoming International Wire Fee | \$10.00 |
| Statements | |
| Online E-Statement | Free |
| Statement Copy | \$5.00 |