

Business Service Fee Schedule

Effective November 1, 2016

Business Fees	Fee
Business Debit Card	
Business Debit Card Annual Fee	FREE
Business Debit Card Reorder of PIN #	\$10.00
Business Debit Card Replacement	\$10.00
Business Debit Card Rush Order	\$65.00
Coin	
Coin/Currency Orders	\$0.00-\$50.00 per order (Total may vary based on volume)
Coin Processing Fee	5% of total amount
Copy of Check (3 free per month)	\$0.50
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 with Business Bill Pay	FREE
F&M Business Bill Pay Per Transaction	First 20 FREE Thereafter \$0.45 ea.
Images of checks on CD (images of checks included on statement)	\$30.00 per statement cycle
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 Lockout (2 free)	\$3.00
Night Deposit Refundable Deposit Per Key	\$25.00
Returned Deposit Items Special Instructions	\$5.00
Remote Deposit Capture	\$25.00

* Some fees may be subject to sales tax

Common Fees	Fee
Account Activity Printout	\$2.00
Account Closing Fee (if closed within 90 days of opening)	\$25.00
Account Research or Reconciliation	\$25.00 per hour \$12.50 minimum
Bill Pay Inactivity Fee (per month if not used for 90 days)	\$5.00
Cashier's Checks	\$5.00
Coin Counting, Non-Client	\$5.00 minimum or 10% of total
Collection Item	\$15.00
Counter Checks	\$0.50
Dormant Account Fees	
Per month after 12 months on checking	\$5.00
Per month after 24 months on savings	\$5.00
Empty ATM Deposit Envelope Fee	\$25.00
Escheat Fee	\$40.00
Foreign Currency Fee	\$20.00
Levy or Garnishment	\$50.00
Negative Balance Closing Fee	\$20.00
Online Image Retrieval via Internet Banking (1-4 free per month)	\$0.50
Overdraft	
Paid NSF Item Free (Overdraft Fee) (There is a daily Maximum of 5 paid NSF item fees. Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, debit card transaction, pre-authorized automatic debit, telephone or other electronic transfers.)	\$29.75
Return NSF Item Fee	\$29.75
Overdraft Transfer Protection (Automatic transfer from another account to prevent an overdraft created by check, in-person withdrawal, ATM withdrawal, or other electronic means.)	\$5.00
Continuing Overdraft Fee (after 3 business days)	\$10.00 per day
Returned Deposit Items	\$5.00
Statement Copies	\$5.00
Stop Payments	\$30.00
Wire Transfers	
Wire Transfers Domestic	
Outgoing- Client	\$20.00
Incoming- Client	\$10.00
Wire Transfers Foreign	
Outgoing- Client	\$50.00
Incoming- Client	\$10.00