

# Consumer Service Fee Schedule

Effective November 1, 2016

Product/Service	Fee
Account Activity Printout	\$2.00
<b>Account Closing Fee (If closed within 90 days of opening)</b>	<b>\$25.00</b>
Account Research or Reconciliation	\$25.00 per hour \$12.50 minimum
Card Services	
<b>ATM Card Annual Fee</b>	<b>\$15.00</b>
<b>ATM Card Replacement Fee</b>	<b>\$15.00</b>
Visa Check Card Annual Fee	FREE
Visa Check Card Reorder Pin Number	\$10.00
Visa Check Card Replacement	\$10.00
Visa Check Card Rush Order	\$65.00
Bill Pay	
Bill Pay Inactivity Fee (per month if not used for 90 days)	\$5.00
Bill Pay Overnight Check Fee	\$14.95
Bill Pay Same Day Payment Fee	\$9.95
Pop Money Payment Fee	\$0.50
<b>Cashier's Check</b>	<b>\$5.00</b>
Check Cashing	
Client	FREE
Non-Client	\$10.00 minimum \$1.00 per \$100.00 over \$1000.00
<b>Collection Item</b>	<b>\$15.00</b>
Coin Counting Non-Client	\$5.00 min. or 10% of total
<b>Consumer ACH Fee</b>	<b>\$2.50</b>
Counter Check	\$0.50 each
<b>Dormant Account Fee (per month after 12 months on checking and per month after 24 months on savings)</b>	<b>\$5.00</b>
<b>Empty ATM Deposit Envelope Fee</b>	<b>\$25.00</b>
Fax Service	
Outgoing	\$3.00 1st page/ \$2.00 2nd/ \$0.25 thereafter
Incoming	\$2.00 1st page/ \$1.00 2nd/ \$0.25 thereafter
<b>Foreign Currency Fee</b>	<b>\$20.00</b>
Identity Theft	
<b>Identity Theft Credit Restoration</b>	<b>\$2.00</b>
<b>Identity Theft Credit Monitoring</b>	<b>\$8.00</b>
Images Returned with Monthly Statements	\$3.00
<b>IRA Transfer Fee (to another institution)</b>	<b>\$30.00</b>
Escheat Fee	\$40.00
Levy or Garnishment	\$50.00
On-line Image Retrieval via Internet Banking (1-4 FREE per month)	\$0.50

Product/Service	Fee
<b>Mobile Capture Fee (per item)</b>	<b>\$0.35</b>
Negative Balance Closing Fee	\$20.00
Overdraft Fees	
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
Photo Copy	\$0.25
Re-Open Fee (savings only)	\$10.00
<b>Return Mail Fee</b>	<b>\$5.00</b>
Returned Deposit Items	
<b>Returned Deposited Checks and other returned unpaid items</b>	<b>\$5.00</b>
Returned Deposited Item Special Instructions	\$5.00
Statements	
Statement Copy	\$5.00
Statement Maintenance	\$10.00
Stop Payment Charge	\$30.00
Wire Transfer Fee	
<b>Outgoing Domestic Wire Fee</b>	<b>\$20.00</b>
Incoming Domestic Wire Fee	\$10.00
<b>Outgoing International Wire Fee</b>	<b>\$50.00</b>
Incoming International Wire Fee	\$10.00
Safe Deposit Box*	
Box Size	
2x5	\$8.00
3x5	\$12.00
4x4	\$13.00
5x5	\$20.00
3x10	\$24.00
3x11	\$26.00
5x7	\$28.00
5x10	\$40.00
7x10	\$56.00
8x10	\$64.00
8x12	\$77.00
10x10	\$80.00
10x12	\$96.00
Vault	\$150.00
*Rate increase of \$5.00 if not using automatic debit from an F&M Bank & Trust account	
<b>Drilling Box</b>	<b>\$150.00</b>
Safe Deposit Late Fee Per Month	\$5.00
<b>Safe Deposit Box Lost Key</b>	<b>\$10.00</b>

\*Some fees may be subject to sales tax

