



FEE SCHEDULE

GENERAL COSTS:

All accounts are subject to General Costs unless otherwise stated.
This information amends prior Fee Schedules given to you.

CHECKING & SAVINGS ACCOUNTS

Uncollected Funds	No Charge
Stop Payment Order	\$30.00
Stop Payment Revocation	No Charge
Deposited Item Returned	\$12.00
Printed Checks	Fee Varies
Account Closing (within 6 months)	\$50.00
Statement Request (fee per statement, partial or full)	\$5.00
Dormant/Inactive Account (balance less than \$25, no activity for 6 months)	5.00 per month
Zippered Deposit Bag	\$5.00
Savings Non-Sufficient Funds (NSF) & Overdraft (OD)*	\$30.00
Checking Non-Sufficient Funds (NSF) & Overdraft (OD)*	\$30.00

*MULTIPLE NSF FEES – An NSF or OD item/transaction may be created by check, in person withdrawal, ATM withdrawal or other electronic means. We may charge you non-sufficient funds fees for each resubmission of a debit or re-presentation of an item, which means you may incur non-sufficient funds fees up to two (2) times if a debit or item is returned more than one time.

CHECKS

Bank Money Order	\$5.00
Cashier's Checks	\$7.00
Counter Checks (quantity of 4)	\$5.00

SAFE DEPOSIT BOX ACCOUNTS

Late Fees	\$5.00 late fee charged at 30 days past due
Key Deposit	\$20.00
Lost Key	\$10.00
New Lock (fee assessed by locksmith)	Fee Varies
Drill Box (fee assessed by locksmith)	Fee Varies

COLLECTION ACCOUNTS

Collection Item (Domestic)	No Charge
Collection Item (Foreign)	\$15.00

RESEARCH

Record Research (per hour)	\$50.00
Subpoena Record Research (per hour, charged to law firm)	\$50.00

SPECIAL SERVICES

Foreign Currency Purchase (add \$10 for orders less than \$300)	\$32.50
Telephone Transfer (Employee Assisted)	\$5.00
Account Reconciliation	No Charge
Garnishment/Lien – Legal or IRS	\$50.00
Photocopy Fee	No Charge
Notary Fee (\$5.00 charge for non-F&M customers)	No Charge
Signature Guarantee Fee (Customers Only)	No Charge
Customer Requested Letters	No Charge
Certificate of Deposit Interest Check Issue	No Charge
Bookkeeping Calls – Balance Inquiries	\$5.00
Resetting Customer's ATM/Debit Card PIN Number	\$3.00
Replacement of ATM/Debit Card	\$10.00
Expedited Delivery of ATM/Debit Card	\$60.00
Non-Customer On-Us Check Cashing (checks over \$50)	\$5.00 per check
Child-Support Processing	\$5.00
Escheatment Processing	\$75.00

WIRE TRANSFERS

Incoming Wire Transfer (domestic and international)	\$15.00
Outgoing Domestic Wire Transfer	\$30.00
Outgoing International Wire Transfer	\$55.00



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