



F&M Bank

Fee Schedule

Effective February 1, 2015

Service Charge Schedule:

Overdrafts/Returns <i>(Per item)</i>	
<i>Checking:</i>	\$35.00
<i>Savings:</i>	\$35.00
Continuous Overdraft Fee	
<i>(Per day after 5 days)</i>	\$5.00
Force Close Account	\$35.00
Deposited Items Returned & Charged Back	
<i>(Per item)</i>	\$7.00
Close Account (open less than 6 months)	\$25.00
Stop Payments <i>(Per item)</i>	\$35.00
Special Call Statements <i>(With Images)</i>	\$5.00
Returned Mail Fee	\$20.00

*Reconciling Statements and research on accounts per hr. \$30.00 with a minimum of \$30.00 and .25 cents per copy made (*15 minutes or less, no charge)*

Cashiers Checks <i>(Customers only)</i>	\$7.00
Photocopies <i>(Per page)</i>	\$0.25
Direct Collections Fee	\$35.00
Direct Collections <i>(Foreign)</i>	\$50.00
Notary Fee <i>(Non-customers)</i>	\$5.00
Wire Transfer Fee <i>(Customers only)</i>	
<i>Transfer In</i>	\$15.00
<i>Transfer Out</i>	\$20.00
Foreign Wire Transfer Fee <i>(Customers only)</i>	
<i>Transfer In and Out</i>	\$50.00

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Foreign Currency Order

<i>Up to and including \$1000.00</i>	\$25.00
<i>(Each additional \$1000.00 or fraction thereof)</i>	\$2.50

Fax Machine

<i>Sending for the first four pages</i>	\$2.50
<i>Per page thereafter</i>	\$1.00
<i>Receiving per page</i>	\$1.00

Dormant Account

<i>Per month charge after 2 years</i>	\$5.00
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Inactive Account (after 1 year bal. < \$10) Balance

Check Cashing Non customer \$7.00

Count Loose Coin – Non Customer 5%

Night Deposit Bag (No Charge)

Zipper Bag (No Charge)

ATM Transactions

<i>Customers</i>	(No Charge)
<i>Non customers</i>	\$3.00

Safe Deposit Box - Annual Rental Fee

<i>3 x 5</i>	\$30.00
<i>5 x 5</i>	\$35.00
<i>3 x 10</i>	\$45.00
<i>5 x 10</i>	\$55.00
<i>10 x 10</i>	\$75.00

Safe Deposit Box Drilling \$175.00

Safe Deposit Box Rekeyed with 2 keys \$25.00

Tax Lien/Garnishment \$100.00

Rev. 2/1/15

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