



BUSINESS FEE SCHEDULE

Effective: November 1, 2022

Product/Service	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 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
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	\$1.00
Coin Counting Non-Client	\$5.00 minimum or 10% of total
Collection Item	\$20.00

**Some fees may be subject to sales tax*

Product/Service	Fee
Dormant Account Fees	
Per month after 12 months on checking	\$5.00
Per month after 24 months on savings	\$5.00
Es-cheat Fee	\$40.00
Foreign Currency Fee	\$20.00
Levy or Garnishment	\$75.00
Negative Balance Closing Fee	\$25.00
Non-Client Notary Fee	\$10.00
Daily Overdraft Fee (per day for being overdrawn)	\$10.00
Return Mail Fee	\$5.00
Returned Deposit Items	
Returned Deposited Checks and Other Returned Unpaid Items	\$5.00
Returned Deposited Item Special Instructions	\$5.00
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, per-authorized automatic debit, telephone, or other electronic transfers. *	\$33.00
Return NSF Item Fee - Nonsufficient fund items may be created by check, draft, debit card, or similar order made by the depositor and payable to third parties. If return items are presented multiple times for payment and funds are still not available to pay the item, the same item may be returned again and another Return NSF Item fee may be assessed to you, regardless of the number of times the item has been presented for payment.	\$33.00
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	
Outgoing Domestic Wire Fee	\$25.00
Incoming Domestic Wire Fee	\$10.00
Outgoing International Wire Fee	\$60.00
Incoming International Wire Fee	\$10.00
Statements	
Online E-Statement	Free
Statement Copy	\$5.00