

Product/Service	Fee
Account Activity Printout	\$2.00
Account Closing Fee (If closed within 90 days of opening)	\$25.00
Account Research or Reconciliation	\$25.00/hour; \$12.50 min.
Card Services	
ATM Card Annual Fee	\$15.00
ATM Card Replacement Fee	\$15.00
Standard Visa Check Card Annual Fee	Free
Standard Visa Check Card Replacement	\$15.00
Custom Visa Check Card (Initial/Renewal/Replacement)	\$20.00
Standard/Custom Visa Check Card Rush Order	\$65.00
Foreign ATM withdrawal Fee (applies to ATM's not owned by F&M Bank & Trust)	3 Free per statement cycle; \$1.00 thereafter
Bill Pay	
Inactivity Fee (per month if not used for 90 days)	\$5.00
Overnight Check Fee	\$14.95
Same Day Payment Fee	\$9.95
Zelle Stop Payment User Fee	\$10.00
Zelle Microbusiness Three Day User Fee	\$0.60
Zelle Microbusiness Next Day User Fee	\$0.75
Checks	
Cashier's Check	\$5.00
Counter Checks	\$0.50 Each
Check Cashing	
Client	Free
Non-Client	\$10.00 min. \$1.00 per \$100.00 over \$1,000.00
Collection Item	\$15.00
Coin Counting Non-Client	\$5.00 min. or 10% of total
Consumer ACH Fee	\$2.50
Dormant Account Fee (per month after 12 months on checking and per month after 24 months on savings)	\$5.00
Fax Service	
Ongoing	\$3.00 1st page/\$2.00 2nd/\$0.25 thereafter
Incoming	\$2.00 1st page/\$1.00 2nd/\$0.25 thereafter
Foreign Currency Fee	\$20.00
Identity Theft (per month)	
Identity Theft Credit Restoration	\$2.00
Identity Theft Credit Monitoring	\$8.00
IRA Transfer Fee (to another institution)	\$30.00
Escheat Fee	\$40.00
Levy or Garnishment	\$50.00
On-line Image Retrieval via Internet Banking (1-4 Free monthly)	\$0.50

Product/Service	Fee
Negative Balance Closing Fee	\$20.00
Non-Client Notary Fee	\$10.00
Mobile Capture Fee (per item)	\$0.35
Overdraft Fees	
Paid NSF Item Fee (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.*	\$31.00
Return NSF Item Fee	\$31.00
Overdraft Transfer Protection *Automatic transfer from another account to prevent an overdraft created by check, in-person withdrawal, or other electronic means. *	\$5.00
Photo Copy	\$0.25
Re-Open Fee (Savings only)	\$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
Statements	
Online E-Statement	Free
Statement Copy	\$5.00
Stop Payment Charge	\$30.00
Wire Transfer Fee	
Outgoing Domestic Wire Fee	\$20.00
Incoming Domestic Wire Fee	\$10.00
Outgoing International Wire Fee	\$50.00
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	
Drilling Box	\$150.00
Safe Deposit Box Late Fee Per Month	\$5.00
Safe Deposit Box Lost Key Fee	\$10.00