

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 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	\$1.00 Each
Check Cashing	
Client	Free
Non-Client	\$10.00 min. \$1.00 per \$100.00 over \$1,000.00
Collection Item	\$20.00
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	
Outgoing	\$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	\$75.00
On-line Image Retrieval via Internet Banking (1-4 Free monthly)	\$0.50
Negative Balance Closing Fee	\$25.00
Non-Client Notary Fee	\$10.00
Mobile Capture Fee (per item)	\$0.35

Product/Service	Fee
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.*	\$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 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	\$25.00
Incoming Domestic Wire Fee	\$10.00
Outgoing International Wire Fee	\$60.00
Incoming International Wire Fee	\$10.00
Safe Deposit Box* by 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	\$200.00
Safe Deposit Box Late Fee Per Month	\$5.00
Safe Deposit Box Lost Key Fee	\$10.00