

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 Withdrawal 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 files Free per month then \$5.00 each
E-Business ACH Item Fee	\$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

*\*Some fees may be subject to sales tax*

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**319-754-2265**

Product/Service	Fee
Account Activity Printout	\$2.00
Account Closing Fee	\$25.00
Checks	
Copy of Checks (3 Free per month)	\$0.50
Cashiers Checks	\$5.00
<b>Counter Checks</b>	<b>\$1.00</b>
Coin Counting Non-Client	\$5.00 minimum or 10% of total
<b>Collection Item</b>	<b>\$20.00</b>
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
<b>Levy or Garnishment</b>	<b>\$75.00</b>
<b>Negative Balance Closing Fee</b>	<b>\$25.00</b>
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
<b>Overdraft Fees</b>	
<b>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. *</b>	<b>\$33.00</b>
<b>Return NSF Item Fee</b>	<b>\$33.00</b>
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