

FEE SCHEDULE



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$30.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

3X5 SAFE DEPOSIT BOX \$31.00/\$26.00 WITH AUTO DEBIT	
5X5 SAFE DEPOSIT BOX \$35.00/\$30.00 WITH AUTO DEBIT	
3X10 SAFE DEPOSIT BOX \$45.00/\$40.00 WITH AUTO DEBIT	
4X10 SAFE DEPOSIT BOX \$50.00/\$45.00 WITH AUTO DEBIT	
5x10 SAFE DEPOSIT BOX \$55.00/\$50.00 WITH AUTO DEBIT	
8X10 SAFE DEPOSIT BOX \$62.50/\$57.50 WITH AUTO DEBIT	
10X10 SAFE DEPOSIT BOX \$81.00/\$76.00 WITH AUTO DEBIT	
15X10 SAFE DEPOSIT BOX \$91.00/\$86.00 WITH AUTO DEBIT (SIZES VARY BY BRANCH)	
ACCOUNT CLOSED WITHIN 90 DAYS OF OPENING	\$30.00
ACCOUNT RESEARCH/PER HOUR (1 HOUR MINIMUM PLUS \$0.50/COPY)	\$30.00
ACCOUNT SENT FOR COLLECTION	\$20.00
AUTHORIZED OVERDRAFT CHARGE (PER DEBIT/CHECK)	\$30.00
AUTOMATIC OVERDRAFT PROTECTION TRANSFER FEE (PER DAILY TRANSFER)	\$2.00
CASHIERS' CHECKS (EACH)	\$5.00
CHECK CASHING - NON CUSTOMER - TREASURY CHECKS ONLY	5.000% of AMOUNT OF THE CHECK WITH A \$5.00 MINIMUM FEE
COIN COUNTING (NON CUSTOMERS)	10.000% of TOTAL COUNTED WITH A \$10.00 MINIMUM
COIN/CURRENCY - LOOSE - PER BAG	\$10.00
COIN/CURRENCY - WRAPPED (CUSTOMER) - PER WRAP	\$0.08
COIN/CURRENCY - WRAPPED (NON-CUSTOMER) - PER WRAP	\$0.10
COLLECTIONS (INCOMING/OUTGOING)	\$20.00
CUSTOM DEBIT CARD (NEW OR REPLACEMENT)	\$10.00
DAILY OVERDRAFT CHARGE AFTER 15 BUSINESS DAYS (PER DAY)	\$5.00
DEBIT CARD REPLACEMENT CARD (EACH)	\$7.50
DEPOSIT BAGS - LOCKING	\$45.00
DEPOSIT BAGS ZIPPER - ZIPPER	\$5.00
DEPOSITED CHECKS RETURNED UNPAID/CHARGEBACK FEE (PER ITEM)	\$5.00
DORMANT ACCOUNT CHARGE (MONTHLY)	\$10.00
FOREIGN ATM CHARGE (CASH W/D OR BALANCE INQUIRES) NO CHARGE AT F&M TERMINALS	\$1.00
GARNISHMENTS, LEVIES, SUBPOENAS	\$50.00
NOTARY FEE FOR NON-CUSTOMERS	\$5.00
OVERDRAFT FEE FOR PAYING AN ITEM (PER ITEM)	\$30.00
PHOTOCOPIES (EACH)	\$1.00
RETURNED ITEM FEE (PER ITEM)	\$30.00
SAFE DEPOSIT BOX - LATE PAYMENT FEE	\$15.00
SAFE DEPOSIT BOX - PRICE VARIES TO DRILL BOX WHEN BOTH KEYS ARE LOST	
SAFE DEPOSIT BOX - REPLACE KEY IF ONE IS LOST	\$30.00
STOP PAYMENT FEE (PER ITEM)	\$30.00
TELEPHONE TRANSFER FEE	\$5.00
WIRE TRANSFER - INCOMING	\$0.00
WIRE TRANSFER - OUTGOING DOMESTIC	\$25.00
WIRE TRANSFER - OUTGOING ONLINE	\$10.00
WIRE TRANSFERS OUTGOING FOREIGN	\$40.00