

PERSONAL ACCOUNTS - ACCOUNT FEES



Effective July 1, 2024. All fees listed are per item unless otherwise designated.

Account Activity Restraint (per month).....	\$50.00	Overdraft Protection Transfer Fee.....	\$10.00
Account Reconciliation (per hour).....	\$25.00 minimum	Paper Statement In-House Printing Fee...\$3.00 per statement	
Additional Parcel Fee.....	Per County Fee Schedule	Photocopies (per page).....	\$0.25
Canadian Check Collection/Processing.....	\$50.00	Paper Statement Mailing Fee (per cycle)	
Debit Card - Card Replacement.....	\$5.00	All Checking Accounts.....	\$3.00
Fee assessed on 4th card and every card thereafter w/i 18m cycle.		Research Time - excluding date of death/ nursing home and balance requests (per hour).....	\$25.00 minimum
- Balance Inquiries at non-F&M Trust ATM.....	\$1.00	Returned Loan Payment.....	\$15.00
- Transfers at non-F&M Trust ATM.....	\$2.00	Safe Deposit Boxes (contents not insured)	
- Withdrawals at non-F&M Trust ATM.....	\$3.00	- Lost Key Replacement.....	\$20.00
- International debit card purchase.....	2% of purchase amt.	- Drilling.....	\$150.00
Deposit Accounts Closed within 180 Days of Opening.....	\$25.00	- Safe Deposit Box Inventory (per hour).....	\$40.00
Deposited Items Returned.....	\$15.00	- Late fee if unpaid after 30 days from due date.....	\$10.00
Early Withdrawal - Club Accounts.....	\$20.00	Signature Guarantee - Customers Only.....	No Charge
Escheated Accounts.....	\$50.00	- Medallion Guarantee - Customers Only.....	\$5.00
Excess Activity (per item).....	\$20.00	Stop Payment.....	\$36.00
Express Overnight Mailing.....	\$30.00	Telephone Transfer.....	\$5.00
Foreign Redemption Items - Drafts, Checks.....	\$100.00	Temporary Checks - Sheet of 3 (limit 1 sheet).....	\$5.00
Imaged Checks - front and back (per cycle).....	\$3.00	Wire Transfers - Customers Only	
Inactivity Fee - after 12th month (per cycle).....	\$10.00	- Incoming.....	\$15.00
Invalid Address.....	\$5.00	- Outgoing.....	\$25.00
Levies, Attachments, and Garnishments.....	\$200.00	- International.....	\$50.00
Lien Renewal.....	Per State Registration Fee Guidelines	- Return Fee.....	\$15.00
Mortgage Satisfaction Fee.....	Per County Fee Schedule		
Official Checks.....	\$10.00		
Overdrafts (per item).....	\$36.00		