

PERSONAL ACCOUNTS - ACCOUNT FEES



Effective April 20, 2026. All fees listed are per item unless otherwise designated.

Account Activity Restraint (per month).....	\$50.00	Paper Statement Mailing Fee (per cycle)	
Account Reconciliation (per hour).....	\$25.00 minimum	YourWay, YourWay Plus Checking Accounts.....	\$3.00
Additional Parcel Fee.....	Per County Fee Schedule	Research Time - excluding date of death/ nursing home and balance requests (per hour).....	\$25.00 minimum
Canadian Check Collection/Processing.....	\$50.00	Returned Loan Payment.....	\$36.00
Debit Card - Card Replacement.....	\$10.00	Safe Deposit Boxes (contents not insured)	
Fee assessed on 4th card and every card thereafter w/i 18m cycle.		- Lost Key Replacement.....	\$20.00
- Balance Inquiries at non-F&M Trust ATM.....	\$1.00	- Drilling.....	\$150.00
- Transfers at non-F&M Trust ATM.....	\$2.00	- Safe Deposit Box Inventory (per hour).....	\$40.00
- Withdrawals at non-F&M Trust ATM.....	\$3.50	- Late fee if unpaid after 30 days from due date.....	\$10.00
- International debit card purchase.....	3% of purchase amt.	Signature Guarantee - Customers Only.....	No Charge
Deposit Accounts Closed within 180 Days of Opening.....	\$25.00	- Medallion Guarantee - Customers Only.....	\$10.00
Early Withdrawal - Club Accounts.....	\$20.00	Stop Payment.....	\$36.00
Escheated Accounts.....	\$50.00	Telephone Transfer.....	\$5.00
Excess Activity (per item).....	\$20.00	Temporary Checks - Sheet of 3 (limit 1 sheet).....	\$5.00
Express Overnight Mailing.....	\$30.00	Wire Transfers - Customers Only	
Imaged Checks - front and back (per cycle).....	\$3.00	- Incoming.....	\$15.00
Inactivity Fee - after 12th month (per cycle).....	\$12.00	- Outgoing.....	\$25.00
Invalid Address.....	\$5.00	- International.....	\$50.00
Levies, Attachments, and Garnishments.....	\$200.00	- Return Fee.....	\$15.00
Lien Renewal.....	Per State Registration Fee Guidelines		
Mortgage Satisfaction Fee.....	Per County Fee Schedule		
Night Drop Key.....	\$20.00		
Each additional after two and lost key replacement.			
Official Checks.....	\$12.00		
Overdrafts (per item).....	\$36.00		
Overdraft Protection Transfer Fee.....	\$10.00		
Paper Statement In-House Printing Fee...\$3.00 per statement			
Photocopies (per page).....	\$1.00		