| Experience the Advantage ${ }^{\circledR}$ <br> Effective March 1, 2023 |  |
| :---: | :---: |
| Stop PAyment Fee <br> Lost CHECKBOOK Stop Payment FEE <br> Incomplete Information Stop Payment Fee | $\$ 30 /$ ITEM $\$ 40 /$ CHECKBOOK $\$ 40 /$ INCOMPLETE INFORMATION |
| Overdraft FEE <br> CREATED BY CHECK, IN-PERSON WITHDRAWAL, ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS | \$30 / ITEM \$90 Daily Max |
| CONTINOUS OVERDRAFT - CONT OD FEE <br> ACCOUNT OVERDRAWN FOR 6 CONSECUTIVE BUSINESS DAYS AND EACH 5 BUSINESS DAYS THEREAFTER. | \$30 |
| Return Item Fee - A fee may be assessed each time an item is PRESENTED AND RETURNED. AN ITEM PRESENTED MULTIPLE TIMES MAY INCUR MULTIPLE FEES. | \$30 / Item |
| Chargeback (COMMERCIAL ONLY) | \$3 / ITEM |
| domestic Outgoing Wire | \$30 |
| domestic Incoming Wire | \$15 |
| International outgoing Wire | \$50 |
| INTERNATIONAL INCOMING WIRE | \$25 |
| ACH TRANSFER: DOMESTIC Incoming ACH: InTERNATIONAL | $\$ 3.25$ PER TRANSACTION $\$ 5.00$ per Transaction |
| Personal Money Order | \$4 |
| CASHIER'S CHECK OR BANK MONEY ORDER | \$6 |
| CHECK CASHING (NON-CUSTOMER) CHECKS DRAWN ON FM BANK | No Charge |
| OTHER CHECKS UP TO \$500 | \$30 / СНеСК |
| Deposit Correction (Commercial only) | \$3 |
| Garnishments \& Levies | \$50 |
| NOTARY SERVICE CUSTOMER | No Charge |
| NON-CUSTOMER | \$5 |
| Copy of Cancelled Check | \$2/EACH |
| COUNTER CHECK | \$0.50/СНеСК |
| Copy of Past Statement | \$5/Statement |
| Account Activity Printout | \$2/PRINTOUT |
| Paper Statement Fee | \$5.00/MONTH IF NO E-STATEMENTS |
| Special Statement Cutoff | \$5.00/STATEMENT |
| Research Time | \$30 / HOUR, \$ 15 MINIMUM |
| CHECK COLLECTION | $\begin{gathered} \text { INCOMING - } \$ 30 \\ \text { OUTGOING - PASS THROUGH, } \$ 20 \text { MINIMUM } \\ \hline \end{gathered}$ |
| Foreign ATM Fee | \$1/WITHDRAWAL |
| GIFT CARD | \$3 / CARD |
| Access Card | \$5/CARD |
| Fax Machine Use | \$1/PAGE |
| COPIES <br> BLACK \& White | \$0.25 / COPY |
| Safe Deposit Box <br> 1 Lost Key <br> 2 Lost Key | $\begin{aligned} & \$ 150.00 \\ & \$ 250.00 \end{aligned}$ |
| OVERNITE CHECK PAYMENT FEE (EXPEDITED BILL PAY) SAME DAY BILL PAYMENT | $\begin{gathered} 14.95 \text { PER CHECK } \\ \text { \$9.95 PER PAYMENT } \end{gathered}$ |
| CHECKS | VARIES BY STYLE |
| Replacement Debit Card Fee | \$10 |
| Expedited Debit Card Fee | \$30 |
| Deposit bags | $\begin{gathered} \text { \$5.00/ZIPPED BAG } \\ \$ 20.00 / \text { LOCKED BAG } \end{gathered}$ |
| Dormant Account Feer <br> CHECKING n AFTER 1 YEAR INACTIVITY <br> MONEY MARKET - AFTER 2 Years Inactivity <br> SAVINGS - AFTER 2 YEARS INACTIVITY | \$5/MONTH <br> \$5/MONTH <br> \$10/QuARTER StMt Cycle <br> \$5/ MONTH StMt Cycle |

