

PERSONAL ACCOUNTS - ACCOUNT FEES



Effective May 3, 2021. All fees listed are per item unless otherwise designated.

Account Activity Restraint (per month).....	\$30.00	Paper Statement Mailing Fee (per statement cycle) on YourWay and YourWay Plus Accounts.....	\$2.50
Account Reconciliation (per hour).....	\$25.00	Foreign Redemption Items - Drafts, Checks.....	\$100.00
Canadian Check Collection/Processing.....	\$20.00	Research Time - excluding date of death/ nursing home and balance requests (per hour).....	\$25.00
Debit Card - Card Replacement.....	\$5.00	Returned Loan Payment.....	\$36.00
- Custom Freedom Card.....	\$6.95	Safe Deposit Boxes	
- Balance Inquiries at non-F&M Trust ATM.....	\$1.00	- Lost Key Replacement.....	\$10.00
- Transfers at non-F&M Trust ATM.....	\$2.00	- Drilling.....	\$150.00
- Withdrawals at non-F&M Trust ATM.....	\$3.00	- Safe Deposit Box Inventory (per hour).....	\$40.00
- International debit card purchase.....	2% of purchase amt.	- Late fee if unpaid after 30 days from due date.....	\$10.00
Deposit Accounts Closed within 180 Days of Opening.....	\$25.00	Signature Guarantee - Customers Only.....	No Charge
Deposited Items Returned.....	\$15.00	- Medallion Guarantee - Customers Only.....	\$5.00
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
Imaged Checks - front and back (per cycle).....	\$3.00	Automatic Transfer between deposit accounts for overdraft protection.....	\$10.00
Inactivity Fee - after 12th month (per cycle).....	\$10.00	Transfer from line of credit to deposit accounts for overdraft protection.....	\$10.00
Invalid Address.....	\$5.00	Wire Transfers - Customers Only	
Levies, Attachments, and Garnishments.....	\$200.00	- Incoming.....	\$15.00
Lines of Credit Overlimit.....	\$30.00	- Outgoing.....	\$25.00
Official Checks.....	\$10.00	- International.....	\$50.00
Overdrafts/NSF.....	\$36.00	- Return Fee.....	\$15.00
Each occurrence after a 5-day period (\$35 cap).....	\$5.00		
Photocopies (per page).....	\$0.25		