



Fee Schedule

Checking

| | |
|---|--------------|
| Bill Pay Inactivity Fee | \$5.00 |
| Check Copies (5 free)..... | \$5.00/Ea. |
| Check Printing..... | Varies |
| Checks Imaged with Monthly Statement | \$5.00 |
| Overdrafts (per item) Paid/Returned..... | \$25.00 |
| Daily Limit..... | \$125.00 |
| Overdrawn 45 Consecutive Days | \$50.00 |
| Overdraft Protection Transfer | |
| Per Occurrence | \$5.00 |
| Paper Statement..... | \$2.00/Month |
| Returned Items | \$5.00 |
| Stop Payment..... | \$25.00 |

Personal Savings

| | |
|--|----------|
| Balances <\$100 - Personal, <\$200 - Business..... | \$3.00 |
| Overdrafts (per item) Paid/Returned..... | \$25.00 |
| Daily Limit..... | \$125.00 |
| Returned Items..... | \$5.00 |

Youth Savings

| | |
|---------------------|--------|
| Balances <\$10..... | \$3.00 |
|---------------------|--------|

Personal, Youth & Custodial Savings

| | |
|--|------------|
| Withdrawals > 6 per Statement Cycle..... | \$1.00/Ea. |
|--|------------|

Prosperity Premium and Money Market Savings

| | |
|--|------------|
| Withdrawals > 6 per Statement Cycle..... | \$4.00/Ea. |
|--|------------|

Holiday Savings

| | |
|---|---------------|
| Withdrawals Requested prior to November Disbursement | Close Account |
| (No interest earned) | |

Health Savings Account

| | |
|-----------------------|--------|
| Semi-Annual fee:..... | \$7.50 |
|-----------------------|--------|

Cash Handling (Minimum Fee: \$2.50)

| | |
|-----------------------------------|-------------|
| Coin Counting (Non-Customer)..... | 1% of total |
| Rolled Coin..... | \$.10/Roll |
| Strapped Currency | \$.05/Strap |

ATM/Debit Cards

| | |
|-------------------------|---------|
| ATM Instant Issue | \$5.00 |
| Damaged/Lost Card..... | \$10.00 |
| PIN Replacement | \$5.00 |

Loan Fees

| | |
|------------------------------------|----------|
| Coupon Book | \$25.00 |
| Commercial Payoff Fee..... | \$10.00 |
| Second Payoff Within 30 Days | \$25.00 |
| Duplicate Lien Release | \$10.00 |
| Partial Release | \$35.00 |
| Payment Modification Fee | \$15.00 |
| Satisfaction Fee..... | \$35.00 |
| Subordination | \$100.00 |
| Verification of Loan..... | \$10.00 |

Other

| | |
|---|-------------|
| ACH Origination Set-up Fee | |
| to Another Institution (one time or repetitive) | \$10.00 |
| ACH International Transfer of Funds..... | \$50.00 |
| Account Reconciliation (1 hour min.) | \$25.00/Hr. |
| Cashiers Checks Non-Customer | \$5.00 |
| Check Cashing Non-Customer | \$10.00 |
| Check Collection | \$25.00 |
| Garnishments/Levy..... | \$50.00 |
| Night Deposit Bags Keys (2 free) | \$5.00/Ea. |
| Locked | \$30.00 |
| Zipper | \$5.00 |
| Notary Public..... | Free |
| Money Orders (\$1,000 Limit) Non-Customer | \$5.00 |
| Phone Transfer | \$3.00 |
| Photo Copy | \$.25/Pg. |
| Research (1 hour min.) | \$25.00/Hr. |
| Statement Copy | \$3.00/Ea. |
| Travel Cards New | \$9.95 |
| Travel Cards Reload | \$5.00 |
| Undeliverable Mail (per month)..... | \$5.00 |
| Wire Transfer Foreign | \$50.00 |
| Incoming..... | \$15.00 |
| Outgoing..... | \$20.00 |

Safe Deposit Box - Annual Rental Fee

| | |
|-----------------------|----------|
| Drilling..... | \$200.00 |
| Replacement Lock..... | \$50.00 |
| 3 x 5..... | \$15.00 |
| 3 x 10 | \$30.00 |
| 5 x 5..... | \$25.00 |
| 5 x 10 | \$40.00 |
| 10 x 10 | \$65.00 |

Additional fees and charges may apply,
please see account specific Truth-In-Savings Disclosures



888-478-3007
FandMstbk.com

Member
FDIC