

Farmers & Merchants State Bank Fee Schedule

Checking:

Bill Pay - Inactivity Fee	\$ 5.00
Check Copies : (5 free) ; Over 5	\$ 5.00/ea
Check Printing:	Varies
Checks Imaged with Monthly Statements:	\$ 5.00
Overdrafts-per item Paid/Return:	\$ 25.00
Daily Limit:	\$125.00
Overdrawn 45 Consecutive Days:	\$ 50.00
Overdraft Protection Transfer	
Per Occurance:	\$ 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
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Personal, Youth & Custodial Savings:

Withdrawals > 6 per statement cycle:	\$ 1.00 each
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Prosperity Premium & Money Market Savings:

Withdrawals > 6 per statement cycle:	\$ 4.00 each
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Holiday Savings:

Withdrawals Requested prior to November disbursement: (No Interest Earned)	<i>Close Account</i>
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Health Savings Account:

Semi-Annual fee:	\$ 7.50
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Cash Handling: (Minimum Fee: \$2.50)

Coin Counting Non-Customer	1% of total
Rolled Coin	\$ 0.10/roll
Strapped Currency:	\$ 0.05/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
Insufficient Fund Payment:	\$ 15.00
Overlimit Fee:	\$ 10.00
Partial Release:	\$ 35.00
Payment Modification Fee:	\$ 15.00
Phone Transfer Fee:	\$ 3.00
Satisfaction Fee:	\$ 35.00
Stop Payment Fee:	\$ 25.00
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
Garnishment/Levy	\$ 50.00
Night Deposit Bags Zipper	\$ 5.00
Locked	\$ 30.00
Keys (2 free)	\$ 5.00/each
Notary Public	Free
Money Order: (\$1,000 limit) Non-customer	\$ 5.00
Phone Transfers	\$ 3.00
Photocopy	\$ 0.25/page
Research (1 hour min.)	\$ 25.00/Hr
Statement copy	\$ 3.00 each
Prepaid Access Card New	\$ 12.95
Prepaid Access Card Reload	\$ 4.95
Undeliverable Mail (per month)	\$ 5.00
Wires Incoming	\$ 15.00
Outgoing	\$ 20.00
Foreign	\$ 50.00

Safe Deposit Box:

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