

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 Mo. Statements	\$5.00
Paper Statement	\$2.00/mo
Stop Payment	\$25.00

Overdrafts:

Overdrafts – per item	Paid	\$25.00
	Returned	\$25.00
	Daily Limit	\$125.00
	Returned Deposit Items	\$5.00
Overdrawn 45 Calendar Days		\$50.00
Overdraft Protection Transfer		
	Per Occurrence	\$5.00

Cash Handling: (Minimum Fee)

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

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

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
Over limit 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		\$10.00
repetitive)		
ACH International Transfer of Funds		\$50.00
Account Reconciliation (1 hr minimum)		\$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/ea
Notary Public		Free
Money Order (\$1,000 limit) -		
Non Customer		\$5.00
Phone Transfers		\$3.00
Photocopy		\$.25/pg
Research (1 hr minimum)		\$25.00/hr
Statement copy		\$3.00/ea
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

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

Effective 9-2017