

F&M Bank - Schedule of Fees

The following fees may be assessed against your account, and the following transaction limitations, if any, may apply to your account.

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| Replace Lost or Stolen ATM or Debit Card | \$8.00 |
| ATM Service Charge (ATM withdrawal and/or transfer at an ATM that F&M Bank does not own or operate) | \$1.50 per transaction after 5 per month per card |
| Check Printing (cost depends on style of check ordered) | Varies |
| Counter Checks (4 per page) | \$1.00 per page |
| Garnishments\Executions\Levies | \$50.00 |
| Overdraft Fee (applies to overdrafts created per check, in-person withdrawal, ATM withdrawal, other electronic means, or any bank fee or service charge) | \$30.00 per item Maximum daily fees of \$180 |
| Continued Overdraft Fee (charge after each 5 business days the account remains overdrawn for insufficient funds, plus additional overdraft fees for each subsequent check, in-person withdrawal, ATM withdrawal, any bank fee, service fee, or other electronic means presented on insufficient funds) | \$30.00 |
| Return Item Fee (item returned for insufficient funds) (applies to return items created per check, in-person withdrawal, ATM withdrawal, other electronic means, or any bank fee or service charge, each time they are presented to us) | \$30.00 per item, per presentment Maximum daily fees of \$180 |
| Overdraft Protection Fee (for automatic transfer of funds to cover overdraft) | \$5.00/transfer |
| Account Research Fee (one hour minimum) | \$25.00/hour & \$1.00/copy |
| Account Balancing Assistance (one hour minimum) | \$25.00 per hour |
| Stop Payment Fee (all items) | \$20.00 |
| Collection Item | \$20.00 |
| Wire Fee Outgoing (domestic) | \$15.00 |
| Wire Fee Outgoing (foreign) | \$50.00 |
| Wire Fee Incoming | \$10.00 |
| Deposited Item Returned Fee (Chargeback) | \$5.00 per item, per time |
| International Deposited Items | \$5.00 per item |
| Recurring ACH or Intra-Bank Transfer Set-Up | \$10.00 |
| Cashier's Check | \$10.00 |
| Money Order | \$5.00 |
| Photocopies | \$.25 per page |
| Laminating | \$2.00 Large Sheet \$1.00 Small Sheet |
| Statement Reprint/Activity Printout (with or without check images) | \$1.00 per page |
| Additional Statement Fee | \$2.00 per month per recipient |
| Incoming Fax | \$1.00 per page |
| Outgoing Fax (minimum charge of \$5.00) | \$1.00 per page |
| Return Mail Fee | \$5.00 per account |
| Safe Deposit Box | Varies by size |
| Safe Deposit Box Past Due Payment | \$5.00 per month |
| Safe Deposit Box Re-Key Fee | \$30.00 |
| Safe Deposit Box Drill Key Lock Fee | \$200.00 |
| Early Account Closing Fee (charged on accounts closed within 90 days after being opened) | \$50.00 |
| Dormant Account Fee | \$5.00 per month dormant* |
| IRA Premature Distribution Administrative Fee | \$50 plus interest penalty |
| IRA External Transfer\Closing Administrative Fee | \$50.00 |
| Coin Counting Fee – Non-Customer | 9.99% of Total |
| Notary Service Fee – Non-Customer | \$5.00 |

* Only subject to certain account types