

SCHEDULE OF FEES



Farmers & Merchants Bank

Foreign Currency, Draft, or Money Order	\$ 7.50	
Uncollected Funds	\$25.00	
Non-Sufficient Funds (NSF) & Overdraft (OD) - An NSF or OD item may be created by check, in person withdrawal, ATM withdrawal or other electronic means.	\$25.00	
Stop Payment Order	\$25.00	
Stop Payment Revocation	\$ 7.50	
Incoming Wire Transfer	\$10.00	
Outgoing Wire Transfer	\$20.00	
International Wires	\$50.00	
Deposited Item Returned	\$ 7.00	
Collection Item (Domestic)	\$ 7.50	
Collection Item (Foreign)	\$10.00	
Telephone Transfer (Employee Assisted)	\$ 4.00	
Special Interim Statements	\$ 7.50	
Account Reconciliation (Second Time)	\$ 5.00	
Record Research (per hr)	\$25.00	
Garnishment/Lien - Legal or IRS	\$40.00	
Bank Money Order	\$ 3.00	
Check Printing	(fee depends on check style)	
Cashier's Checks (Customer Requested)	\$ 5.00	
Certified Checks	\$10.00	
Account Closing (within 6 months, excluding minor savings)	\$50.00	
Overdraft Savings Transaction	\$25.00	
Photocopy Fee	\$.15	
Fax Service - One Page Only (Additional pages \$.25 each)	\$ 1.00	
Signature Guarantee Fee (Customers Only)	\$ 25.00	
Tax Filing Fee (EFTPS and Coupon Payments)	\$ 3.00	
Customer Requested Letters	\$10.00	
Certificate of Deposit Interest Check Issue	\$ 2.50	
Bookkeeping Calls-Balance inquires, verify checks & deposits	\$ 3.00	
Resetting of customer's PIN number	\$ 1.00	
Replacement of ATM Card	\$ 5.00	
Counter Checks	\$.25 Each	
SAFE DEPOSIT BOX FEES		
2 X 5 Box	\$ 30.00 Annually (plus tax)	Late Payment Fee \$10.00
3 X 5 Box	\$ 35.00 Annually (plus tax)	Key Deposit Fee \$20.00
4 X 5 Box	\$ 40.00 Annually (plus tax)	Lost Key Fee \$ 10.00
5 X 5 Box	\$ 45.00 Annually (plus tax)	New Lock Fee \$100.00
3 X 10 Box	\$ 50.00 Annually (plus tax)	Drill Box Fee(plus tax) \$60.00
5 X 10 Box	\$ 65.00 Annually (plus tax)	(payment made at time of drilling plus New Lock Fee)
10 X 10 Box	\$110.00 Annually (plus tax)	