



FMB SERVICE CHARGES

10-19-2015 COMMON FEATURES

The following may be assessed against your account:

Account balancing assistance (per hour).....	\$ 20.00
Account closing in first 90 days	\$ 20.00
Account Research (per hour)	\$ 20.00
Per statement	\$ 7.00
Per copy.....	\$.25
ATM/Debit Cards:	
Replace lost or damaged card.....	\$ 5.00
Replace personal identification number (PIN).....	\$ 1.00
Rush Order Mail Fee.....	\$ 50.00
Bank Bag.....	\$ 5.00
Cash Items picked up (not charged back to account).....	\$ 3.00
Cashier's Checks.....	\$ 6.00
Check Cashing Fee - non customer	
Income Tax Refund.....	3% of check
All Other.....	\$ 6.00
Check Printing.....	depends on style and quantity ordered
Collection Items.....	\$25.00
Deposit/Credit verification.....	\$ 5.00
Dormant Account Fee.....	\$5.00 monthly for 12 months
An account is dormant if for one year the account has not had any customer initiated activity.	
Instant Statement.....	\$ 3.00
IRA transfers to another institution	\$25.00
IRA/SEP termination within first 6 months.....	\$50.00
Legal processing handling fee:	
(Levies, Garnishments, Subpoenas)	\$100.00
Night Deposit Bag - after 2	\$ 15.00
Overdraft Fee (daily cap of 8)	\$ 35.00
The categories of transactions for which an authorized overdraft charge may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Authorized Overdraft Charge (daily cap of 8).....	\$ 35.00
Photocopies.....	\$.25
Remote Deposit Xpress Termination Fee (for double presentation of item deposited).....	\$ 35.00
Returned Item Fee (daily cap of 8)	\$ 35.00
Safe Deposit Box:	
Lost Key.....	\$125.00
Drill Fee	\$125.00
Stop Payment	\$ 33.00
Telephone Funds Transfers:	
Person to Person.....	\$2.50 per request
PhoneBank.....	no charge
Internet Banking.....	no charge
Mobile Banking.....	no charge
Wire Transfers:	
Customer:	
Incoming	
Domestic	\$ 15.00
International	\$ 20.00
Outgoing	
Domestic	\$ 22.00
International	\$ 70.00
Non Customer: Outgoing/Incoming	
Domestic	\$ 25.00
International	\$ 70.00

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

For more information call (912) 489-2600

Member FDIC

