## **Common Features**

(Limits and Fees)

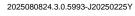
Farmers and Merchants Bank 202 W Washington Ave Nashville, GA 31639 (229) 686-9451

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

Account Balancing (per hour)	\$15.00
Account Research (per hour)	\$15.00
Cashier's Check Fee	\$5.00
Debit Card Replacement Fee	\$10.00
Deposited Item Charge Back Fee	\$5.00
Dormant Account Fee (per month; cap \$60.00)	\$5.00
Early Closing Fee  Money Market/Savings - to close account(s) if opened less than six (6) months  All other accounts - to close account(s) if opened less than six (6) months	\$10.00 \$2.00
Fax Fee - First five (5) pages; Per page fee after the 5th page is \$1.00	\$3.00
Foreign ATM Withdrawal Fees Reimbursement up to four (4) Foreign ATM fees per customer statement cycle	N/A
Garnishment Processing	\$45.00
Instant Statement Fee	<b>47.00</b>
With Checks Without Checks  Item Copy Charge (per copy)	\$5.00 \$2.00
Without Checks Item Copy Charge (per copy)	\$2.00 \$0.15
Without Checks	\$2.00
Without Checks  Item Copy Charge (per copy)  Levy Processing	\$2.00 \$0.15 \$45.00

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5 X 5	\$25.00
3 X 10	\$30.00
5 X 10	\$45.00
10 X 10	\$60.00
Replacement Key Fee	\$30.00 (Conyers \$100)
Drill Fee	\$100.00 (Conyers \$250)
Special Statement Cutoff/Per Request	\$2.00
Stop Payment Fee	\$25.00
Sweep Transfer - Sweep in \$100 increments/One (1) fee per day	\$5.00
Wire Fees	
Incoming Wire Fee	\$15.00
Outgoing Wire Fee	\$20.00
International Wire Fee	\$30.00
Zippered Deposit Bag (per bag)	\$3.00

