

# 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	\$10.00
All other accounts - to close account(s) if opened less than six (6) months	\$2.00
Fax Fee - First five (5) pages; Per page fee after the 5th page is \$1.00	\$3.00
Foreign ATM Withdrawal Fees	N/A
Reimbursement up to four (4) Foreign ATM fees per customer statement cycle	
Garnishment Processing	\$45.00
Instant Statement Fee	
With Checks	\$5.00
Without Checks	\$2.00
Item Copy Charge (per copy)	\$0.15
Levy Processing	\$45.00
Night Deposit Bags (2 keys)	\$15.00
Nonsufficient Funds (NSF) Fee - each paid/returned item	
Item Paid	\$35.00
Item Returned	\$35.00
Safe Deposit Box Fees	
3 X 5 (where available)	\$20.00



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

