

**Farmers and Merchants Bank CONSUMER LOAN FEES**

**FEES AS OF 12/18/25 \$**

Auto \$300

Other Non-R/E \$300

**Construction**

< \$100K 1%

>\$100K 0.75% (\$1,000 Minimum)

Inspections \$150

R/E < \$10K \$400

R/E > \$10K \$600

Loan Modification \$200

In house evaluation \$150

CD/Cash Secured \$200

Unsecured \$300