

FARMERS & MERCHANTS BANK

Lakeland, Nashville, Homerville, Valdosta & Conyers

ATM TRANSACTION FEE DISCLOSURE AGREEMENT

- Withdrawals with your new Automated Teller Machine Card will be limited to a total of \$300.00 per day.
- No fee will be assessed for FMB customers for withdrawals made at our ATM machines. Noncustomers will be charged \$5.00. Balance inquiries or transfers made through our ATM will be at no charge.
- Fees assessed at other bank's ATMs will be paid by the bank up to four per month, per account, and not charged to FMB customers.
- There will be a \$10.00 charge for each replacement card.
- Your checking and savings account are the only accounts accessible through the ATM. Multiple checking and savings accounts are accessible at our ATMs and this service is available upon request.
- If an ATM withdrawal is made and the funds are not on deposit, an insufficient funds fee may be assessed and your ATM card may be revoked.
- Use of the card indicates that you have read and understand this agreement.