Farmers & Mercha	ants Bank	, Lakeland, GA	As of	3/11/2024	
FEES - LOANS	\$		CD/Cash Secured	Rate	
Auto		\$250	Partially CD secured	weighted avg of CD and other collateral	
Other Non-R/E		\$250	Fully CD Secured	CD rate +1%, or Weighted avg of multi CD +1%	
HELOC	\$500 Min			culation with multiple CDs secruity	
Constr					
	< \$100K	1%			
	>\$100K	0.75% or \$1.000.	whichever is greater	•	
Inspections		\$125			
			Savings Account Secure	ed &	
			other non-CD Cash		
R/E < \$10K		\$280	accounts	Rate	
		_		Current prime rate	
R/E > \$10K	\$550 \$150		*Savings account secured loans will be charged the current Prime Rate,		
In house evaluation			provided an acceptable	provided an acceptable hold is placed on the savings account.	
CD/Cash Secured		\$100		,	

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