



FARMERS BANK

Community Banking Perfected

Windsor 50 East Windsor Blvd Smithfield 1119 S. Church Street Suffolk, Hillpoint 3100 Godwin Blvd
 Suffolk, Lakeside 1008 W. Washington Street Suffolk, Harbour View 6255 College Dr. Suite L Suffolk, Mortgage Division 1548 Holland Road Bldg A
 www.farmersbankva.com 757-242-6111

◆ Fees and Charges ◆

ATM/CHECK CARD SERVICES

ATM Business Daily POS Limit	\$2,500.00
ATM Consumer Daily POS Limit	\$1,500.00
ATM Daily Withdrawal Limit	\$300.00
ATM Transactions	
Farmers Bank ATMs	FREE
Non Farmers Bank ATMs	\$1.00
Point-of-Sale	\$1.00
Replacement Card Fee	\$5.00

CHECK CASHING & NSF/OVERDRAFT FEES

Check-Cashing (non-customer)	1% of check amount (\$5.00 minimum)
Checks not ordered by Bank	\$2.00 per item rejected
Daily Account Overdrawn Fee	\$5.00
*Insufficient Funds	\$35.00 per item
*Overdraft	\$35.00 per item
Return Item Chargeback	\$8.00 per item

COLLECTION FEES

Collection Items	\$20.00 each
Coupons	\$7.00
Levy/Lien/Garnishments	\$100.00
Notary Fee (customers only)	FREE

COMMERCIAL ANALYSIS FEES

ACH Credits	\$0.06
ACH Debits	\$0.08
Commercial Analysis Monthly Fee	\$15.00
Domestic Incoming/Outgoing Wires	\$20.00
Duplicate Statement	\$5.00
Foreign items deposited	\$5.00
International Incoming/Outgoing Wires	\$50.00
Per coin roll requested	\$0.05
Per currency strap requested	\$0.40
Per deposit correction	\$5.00
Per deposit fee	\$0.25
Per each check/debit paid	\$0.12
Per each deposited item	\$0.12
Return Item Chargeback	\$8.00
Stop Payment	\$30.00
Sweep Account	\$50.00
UCF Return Charge	\$30.00

COMMERCIAL ONLINE BANKING

Commercial Online Banking (basic)	FREE
Online Cash Management Monthly Fee	\$35.00
ACH Origination Setup	\$25.00
ACH Transmission Fee	\$5.00 per file
Domestic Outgoing Wire Transfer	\$6.00 per wire
Tax Payment Fee	FREE
Remote Deposit Capture Monthly Fee	\$50.00
Remote Deposit Capture Set Up Fee	\$50.00
Remote Deposit Replacement Scanner	\$875.00

CONSUMER ONLINE BANKING FEES

Bill Pay	FREE
Online Banking	FREE
Telephone Banking	FREE

NIGHT DEPOSITORY BAGS

Lock Bags	\$25.00 each
Zipper Bags	\$5.00 each

OFFICIAL CHECK & PREPAID CARD FEES

Cashier's Check (customer)	\$6.00 each
Cashier's Check (non-customer)	\$10.00 each
General Purpose Reloadable Card	\$8.00 per card
Prepaid Gift Cards	\$3.00 per card
Travel Cards	\$5.00 per card

OTHER SERVICES & FEES

Accounts closed within 90 days of opening	\$25.00
Check/Savings Orders	Market Rate
Closing of Club Accounts	\$20.00

plus accrued interest
\$3.00 per month
\$1.50 per month

Dormant Account Fees	\$50.00
Inactive Status Fee	\$2.00 each
IRA Transfer Out	\$30.00 per item
Phone Transfer of Funds (non-automated)	5 for \$1.00
Stop Payment	\$30.00 per item
Temporary Counter Checks	5 for \$1.00

RESEARCH, STATEMENTS, & COPIES

Bookkeeping Research (1 hour minimum)	\$25.00 per hour
Special Request Statement	\$2.00 each
Statement Copy	\$3.00 summary only \$5.00 with images
Reconciliations	\$20.00
Return Mail Handling Fee	\$2.00

SAFE DEPOSIT BOXES

3x5	\$25.00
3x10	\$40.00
5x10	\$60.00
10x10	\$75.00
Replace Lost Key	\$15.00
Box Drilled	\$300.00

WIRE TRANSFER FEES

Domestic Incoming/Outgoing	\$20.00
International Incoming/Outgoing	\$50.00

**A fee applies to overdrafts created by check, in-person withdrawal, recurring debit card transactions, or other electronic means. This fee does not apply to one-time POS or ATM transactions.*