

## Schedule of Fees and Charges

Farmers & Merchants Union Bank  
159 W James St  
Columbus WI 53925

**Limits and fees** - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Reconciliation/Research Fee (Min \$20.00)	\$20.00
ACH Transfer originated by us from or to account from or to another institution - ACH Transaction Fee	\$10.00
ATM Transaction Fee (Waived at ATMS with "ATM Access" or "Money Pass" logos)	\$2.00
Cashier's Check Fee	\$2.00
Debit Card Replacement Fee	\$20.00
Deposited/Cashed Item Returned Fee	\$5.00
Foreign Check Fee	\$5.00
Garnishee Summons/Levy Fee	\$30.00
Indemnity Bonds Fee	\$5.00
NSF Items Paid Fee (\$80.00 Maximum Per Day)	\$20.00
NSF Items Returned Fee (\$80.00 Maximum Per Day)	\$20.00
Per Item Copy Fee	\$5.00
Per Item Copy (Current Cycle) Fee	\$2.00
Personal Money Order Fee	\$1.00
Printed Counter Checks Fee (Per Page)	\$5.00
Snapshot Statement Fee	\$1.00
Statement Copies Fee	\$5.00
Stmts With 4 Items Per Page Fee	\$2.00
Stmts With 8 Items Per Page Fee	\$1.00
Stop Payment Fee	\$15.00
Wire In Fee	
Domestic Wire	\$20.00
International Wire	\$50.00
Wire Out Fee	
Domestic Wire	\$30.00
International Wire	\$75.00

## Appendix A

### Schedule of Fees

Fees charged are based on the type of business checking account.

#### Business Analyzed Checking

1. ACH Origination
  - a. ACH Origination fees is based on your transaction volume  
*(customer will be charged one of the following ways based on average monthly volume;  
volume reviewed annually or at customer's request)*
    - i. \$10.00 per file and \$.10 per item (for files with 10 items or more)  
OR
    - ii. \$1.00 per item (for files with 10 items or less)
  - b. ACH Same Day Fee - \$2.00 per item
  - c. International ACH(IAT) - \$10.00 per item
2. Positive Pay - \$50.00 per month
3. Remote Deposit Capture - \$40.00 per month

The above charges are analyzed and offset against the earnings credit earned on the account each month.

#### Business Interest Checking

1. ACH Origination
  - a. ACH Origination fees is based on your transaction volume  
*(customer will be charged one of the following ways based on average monthly volume;  
volume reviewed annually or at customer's request)*
    - i. \$10.00 per file and \$.10 per item (for files with 10 items or more)  
OR
    - ii. \$1.00 per item (for files with 10 items or less)
  - b. ACH Same Day Fee - \$2.00 per item
  - c. International ACH(IAT) - \$10.00 per item
2. Positive Pay - \$50.00 per month
3. Remote Deposit Capture - \$40.00 per month

The above charges are charged to your account each month.

#### Other Service Charges

The following services are available regardless of account type. Fees for these services are listed below and charged to your account each month.

1. Business Bill Payment - \$2.00 per item
2. Stop Payment on a Business Bill Payment - \$30.00
3. NSF Return on a Business Bill Payment - \$50.00
4. ACH Origination Returns and Notifications of Change - \$5.00
5. ACH Origination – Processing a Late ACH File - \$50.00
6. Wire Manager - See current fee schedule for applicable charges

#### Other Services Available at No Charge

The following services are available at no charge, regardless of account type:

1. Business Online Banking
2. Business Mobile App
3. Business Debit Card
4. eStatements for Business Accounts
5. Business Account Alerts
6. Business Online QuickBooks Download