

Schedule of Fees

Account Closing Fee (if closed within 90 days of opening)	\$10.00
Account Confirmations	\$20.00
Account Research (non bank error)	
Per hour fee or any part thereof	\$35.00
Per check/statement copy	\$5.00
ATM/Debit Card Replacement	\$7.50
ATM access - M&F Bank ATMs	
Accessing your account at a M&F Bank ATM	No fee
ATM access - Non-M&F Bank ATMs	
Balance inquiry fee	\$2.00 per inquiry
Transfer fee	\$2.00 per transfer
Transaction - U.S.	\$3.00 each
Transaction - International	\$5.00 each
Cashier's Check - Customer	\$7.00 (\$10.00 effective 02-01-17)
Cashier's Check - Non Customer	\$10.00 (\$15.00 effective 02-01-17)
Check Cashing (non customer)	\$10.00
Check Printing	Varies by style
Collection Items	\$15.00
Counter Checks	\$2.00
Coins counted (non deposited) - First \$50.00	\$5.00
Coins counted (non deposited) - Excess of \$50.00	1% of excess amount
Coin deposits in excess of \$50.00	Greater of \$5.00 or 1% of excess amount
Currency Orders	\$1.00 (per strap)
Coin Order	\$0.15 (per roll)
Deposit Correction - Per deposit without special handling	\$5.00
Deposit Correction - Per deposit with special handling	\$10.00
Dormant Account Fee	\$5.00 per month on balances below \$1,000
Garnishments or Levies	\$50.00
Excessive Withdrawal Fee - Savings	\$2.00 per withdrawal in excess of 3 per month
Excessive Withdrawal Fee – Money Market	\$5.00 per withdrawal in excess of 3 per month
Night Depository	
Monthly access charge	\$5.00
Small canvas night deposit bag	\$25.00
Large canvas night deposit bag	\$30.00
Disposal night deposit bag	\$30.00
Non-Sufficient Funds Fees – Non sufficient funds may be created by check, in person, withdrawal, ATM or other electronic means.	
NSF Fee	\$35.00 (per item)
Returned Item Fee	\$35.00 (per item)

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Overdraft Fee	\$35.00 (per item)
Paid Item Fee	\$35.00 (per item)
Pop Money Transfer Fee	\$ 2.00
Notary - Customer	No charge
Notary - Non Customer	\$5.00
Returned Deposited Item Fee	\$5.00
Returned Items - Redeposits	\$15.00 (per item)
Returned Items - Special Instructions	\$30.00 (per item)
Safe Deposit Box - Annual Rental Fee	Based on box size
Safe Deposit Box - Key Replacement	\$20.00 + cost
Safe Deposit Box - Drilling	\$25.00 + cost
Safe Deposit Box - Late Charge	\$10.00
Special/Interim/Duplicate Statements	\$7.00
Statement Reconciliation (per hour or any part thereof)	\$35.00
Stop Payment - all items (for a period of 6 months)	
With check number and amount	\$30.00
Without check number	\$35.00
Wire Transfer (incoming or outgoing) - Domestic	\$20.00 *(\$30.00 effective 02-01-17)
Wire Transfer (incoming or outgoing) - International	\$65.00
Wire Transfer Recall or Amendment	\$25.00
Commercial Account Fees:	
CD ROM Image Product	
One time software Product	\$150.00
Monthly product charge	\$30.00
CD disk (per disk/one account)	\$15.00
Additional accounts	\$10.00
Imaged items (front and back)	\$0.06
Economy Commercial	\$15.00
Regular Commercial	\$25.00
Commercial NOW	\$25.00
Remote Deposit Capture	
Monthly Service	\$50.00
Deposit Capture Machine	\$325.00
Positive Pay Monthly Service	
Processing - Includes account reconciliation, transmission issue files (up to 20 files), data transmission export files	\$350.00
Data transmission (in excess of 20 files)	\$10.00
Commercial Analysis Fee Schedule:	
> Fee per item paid	\$0.17
> Fee per deposit	\$0.40

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> Fee per deposit item	\$0.09 on-us/local and \$0.095 Transit
> Earnings credit rate	Average 91 day T-Bill
> FDIC assessment	\$0.04 (per \$100)
> Required legal reserve	10%
ACH files	
Fee per ACH file	\$15.00
Fee per credit item in file	.17
Fee per debit item in file	.07