

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 \$30.00).....	\$30.00
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.....	\$3.00
Closing Checking/Savings account within 90 days Fee.....	\$20.00
Collection of Foreign Check fee.....	\$25.00
Debit Card Replacement Fee.....	\$20.00
Deposited/Cashed Item Returned Fee.....	\$10.00
Foreign Currency Order/Exchange plus actual charges.....	\$30.00
Garnishee Summons/Levy Fee.....	\$50.00
Indemnity Bond Fee.....	\$15.00
NSF Items Paid Fee (\$80.00 Maximum Per Day).....	\$20.00
NSF Items Returned Fee (\$80.00 Maximum Per Day).....	\$20.00
NSF Items on Savings Fee (Paid or Returned) (\$80.00 Maximum per day).....	\$20.00
Per Item Copy Fee.....	\$5.00
Personal Money Order Fee.....	\$2.00
Printed Counter Checks Fee(Per Page).....	\$2.00
Statement Copies Fee(per month printed).....	\$5.00
Stop Payment Fee.....	\$20.00
Sweep from Savings to Checking (per transaction).....	\$10.00
Wire In Fee (Domestic).....	\$20.00
Wire In Fee (International).....	\$50.00
Wire Out Fee (Domestic).....	\$30.00
Wire Out Fee (International).....	\$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