

	First Farmers & Merchants	Associated	Merchants	CCF
Monthly Maintenance Fee	\$21.95	\$0.00	\$4.00	
ACH Origination	\$0.00	\$50.00	\$30.00	\$20.00
ACH Per item	\$0.00	\$80.56	\$151.05	\$80.56
Paper Statement Fee	\$0.00	\$0.00		
Transaction Fee (399 in jan)	\$0.00	\$0.00		\$25.00
Online Banking fee	\$0.00	\$120.00		\$20.00
Pledging Fee	\$0.00	\$0.00	\$25.00	
Earnings Credit Offset			-\$64.73	-\$324.95
Total	\$21.95	\$250.56	\$145.32	\$0.00