

# First Montana Bank Fee Schedule

Effective November 17, 2016

Return Item Fee	\$33/item
Overdraft Fee Overdrafts created by check, in-person withdrawals, ATM withdrawals or other electronic means.	\$33/item
Overdraft or Minimum Balance Transfer	\$5/transfer
Continuous Overdraft (Overdraft Charge)	\$5/day, beginning on the 5 <sup>th</sup> business day
Stop Payment	\$33/item
Early Account Closure Within first 6 months.	\$25
Dormant Account No activity 1 year – checking No activity 3 years – savings	\$25/month
Deposit Item Return	\$5/item
Deposit Correction	\$3/correction
Account Reconciliation	\$12/hour
Account Research	\$20/hour
Truncated Check Copies	\$0.50/page
Cashier's Check	\$5 each
Money Order	\$3 each
Counter Check	\$0.50 each
Incoming Domestic Wire	\$10/wire
Outgoing Domestic Wire	\$20/wire
Business Online Domestic Wire	\$10/wire
Domestic Wire Reprocessing	\$10/wire
Incoming Foreign Wire	\$40/wire
Outgoing Foreign Wire	\$50/wire
Foreign Drafts	\$50
Foreign Currency Order	\$45
Non-Customer Check Cashing (Checks not drawn on FMB)	1% of check or \$10 min.
Foreign Check Handling	\$10/check
Collections	\$33 each
Interim Statement	\$2 each
Amortization Schedule	\$5 each

Visa® Gift Card	\$3 each
Visa® Reloadable Card \$4.95 each additional loading.	\$7.95 initial card loading
Visa® Student Card \$3.95 each additional loading.	\$3.95 initial card loading
Visa® Travel Card \$4.95 each additional loading.	\$7.95 initial card loading
Replacement of lost Visa® Debit Card or ATM Card	\$10/card
Telephone Transfer	\$2/transfer
Domestic Fax	\$2/page
Foreign Fax (Send Only)	\$10/page
Retail Online Banking (Eligible for use with DBAs, LLCs and Sole Proprietorships)	FREE
Personal Online Bill Pay	FREE
Electronic Statements (Required with Centennial Checking Account)	FREE
Business Online Banking	FREE
Business Online ACH Batch	\$5/file
Business Online Bill Pay	FREE
Mobile Banking	FREE
Mobile Check Deposit	FREE
Garnishment/Levy	\$50 each
Night Depository Lock Bag	\$25 each
Zipper Bank Bag (First Bag)	FREE
Additional Zipper Bank Bag	\$10 each
Return Mail Fee	\$2 each
Image Statement (Personal Checking Account)	\$2/month
Paper Statement (Personal Checking Account)	\$2/month
Safe Deposit Box Drilling	\$150
Safe Deposit Box Replacement Key	\$20
Safe Deposit Box Late Fee	\$10
Safe Deposit Boxes Contact branch for availability.	Price varies by size

All ATM and/or Visa® Debit Cards with no activity for six (6) months will be cancelled.

ATM surcharges: When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used to complete the transfer.