

# First Montana Bank Fee Schedule

Effective December 13, 2021

Return Item Fee – you will be charged a return item fee each subsequent time an item is presented if the account has insufficient funds to pay	\$33/item	Visa® Gift Card	\$3 each
Overdraft Fee Overdrafts created by check, in-person withdrawals, ATM withdrawals or other electronic means.	\$33/item	Visa® Reloadable Card \$4.95 each additional loading.	\$7.95 initial card loading \$4.95 each additional loading.
Consumer Overdraft or Minimum Balance Transfer (automated transfer)	\$5/transfer	Visa® Student Card \$3.95 each additional loading.	\$3.95 initial card loading \$3.95 each additional loading.
Stop Payment	\$33/item	Visa® Travel Card \$4.95 each additional loading.	\$7.95 initial card loading \$4.95 each additional loading.
Early Account Closure Within first 6 months.	\$25	Debit Card Reactivation Fee due to unauthorized overdraft	\$25.00
Dormant Account No activity 1 year – checking No activity 3 years – savings	\$5/month	Replacement of lost MasterCard Debit Card	\$10/card
Deposit Item Return	\$5/item	Telephone Transfer	\$2/transfer
Deposit Correction	\$3/correction	Domestic Fax	\$2/page
Account Reconciliation	\$12/hour	Foreign Fax (Send Only)	\$10/page
Account Research	\$20/hour	Retail Online Banking (Eligible for use with DBAs, LLCs and Sole Proprietorships)	FREE
Check Copies	\$0.50/page	Personal Online Bill Pay	FREE
Cashier's Check	\$5 each	Electronic Statements (Required with Centennial Checking Account)	FREE
Money Order	\$3 each	Business Online Banking	FREE
Counter Check	\$0.50 each	Business Online ACH Batch	\$5/file
Incoming Domestic Wire	\$10/wire	Business Online Bill Pay	FREE
Outgoing Domestic Wire	\$20/wire	Mobile Banking	FREE
Business Online Domestic Wire	\$10/wire	Mobile Check Deposit	FREE
Domestic Wire Reprocessing	\$10/wire	Garnishment/Levy	\$50 each
Incoming Foreign Wire	\$40/wire	Night Depository Lock Bag	\$25 each
Outgoing Foreign Wire	\$50/wire	Zipper Bank Bag (First Bag)	FREE
Foreign Currency Order	\$45	Additional Zipper Bank Bag	\$10 each
Non-Customer Check Cashing (Checks not drawn on FMB)	1% of check or \$10 min.	Return Mail Fee	\$2 each
Foreign Check Handling	\$10/check	Image Statement (Personal Checking Account)	\$2/month
Collections	\$33 each	Paper Statement (Personal Checking Account)	\$2/month
Interim Statement	\$2 each	Safe Deposit Box Drilling	Locksmith charge
Amortization Schedule	\$5 each	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 MasterCard® Debit Cards with no activity for six (6) months will be restricted. After twelve (12) months of inactivity the card 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.