



Montana's Brand of Banking

Member FDIC

SCHEDULE OF PERSONAL ACCOUNT FEES

Effective July 1, 2023

Account Closing

Account Closed Within 90 Days of Opening	\$ 10.00
IRA Closing or Transfer	\$ 25.00

Account Research

Hourly Fee (1 hour minimum)	\$ 30.00
Cancelled Check Copy	\$ 1.00
Statement Copy	\$ 5.00
Subpoena/Summons/Legal Issue Research fee (1 hour minimum)	\$100.00

ATM / Check Card

Replacement Card	\$ 5.00
VISA Check Card	FREE
ATM Card	FREE
* Non-Stockman Bank ATM Fee	\$ 1.00
<i>*In addition to the terminal fee charged by the ATM Owner</i>	

Bank Check

Official Check	\$ 5.00
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Online Banking

Online Banking Electronic Bank Access	FREE
Online Statements (must have Online Banking)	FREE
Bill Pay (Consumer Electronic Bill Pay)	
Consumer Checking Accounts	FREE

Currency and Coin

Per Order/Transaction	Varies by Location
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Dormant Account

Monthly Fee if balance drops below \$100 (in addition to regular service charges) Assessed if no customer initiated transaction during the following durations:	\$ 5.00
Savings Accounts	24 months
All Checking and Money Market Accounts	24 months
Escheat Processing	\$100.00

Foreign Exchange*

Currency Order (plus correspondent bank charges) <i>*(non customers pay in advance)</i>	\$ 20.00
Draft Order (plus correspondent bank charges)	\$ 25.00
**Foreign Return (plus correspondent bank charges)	\$ 25.00
**Foreign Collection (plus correspondent bank charges)	\$ 35.00
Foreign Deposited Item <i>Assessed after exchange is calculated)</i>	\$ 2.00

Overdraft Item Fee

Checking (per item*) - max 7 per day	\$ 15.00
Savings (per item*) - max 7 per day	\$ 15.00

*Items include preauthorized debits, ATM withdrawals and transfers, Point of Sale (POS) transactions, telephone transfers, online bill payments, internet banking transactions and in-bank withdrawals as well as checks.

(Excludes ATM withdrawals and one time debit card transactions on accounts for which we have not received consent to overdraft for such transactions.)

Night Depository Bags

Locking	\$ 25.00
Non-Locking	\$ 5.00

Stop Payment-Item Charge

In Person/Phone/Mail	\$ 30.00
Online/Internet Banking (specific check only)	\$ 20.00

Wire Transfers

Incoming - Pay upon proper ID	\$ 75.00
Domestic Incoming	FREE
Domestic Outgoing	\$ 25.00
Foreign	\$ 50.00
(adjusted for correspondent bank charges)	

Miscellaneous

Account Balancing Assistance\fee is per hour (1 hour minimum)	\$ 30.00
External Transfer to Non-Stockman Bank Account	\$ 5.00
One-Way Sweep ("External/Internal Transfer Fee") (per each sweep occurrence/transaction)	\$ 4.00
Collection (per item)	\$ 30.00
Duplicate Statement (per statement)	\$ 5.00
Garnishment, Levy or Execution (per account)	\$100.00
Gift Cards	\$ 5.00
Notary Service	FREE
Notary Service-Non Customer	\$ 2.00
Return Mail Fee (per statement cycle)	\$ 5.00
Paper Statement (per cycle) applies to HSA accounts, Direct Checking and Direct Savings.	\$ 5.00
Special Statement Cutoff (per statement)	\$ 5.00
Safe Deposit Box Fees - location specific depending upon the boxsize	

All transfer fees/sweep will be listed on the monthly statement as an Internal/External transfer fee.