



## Common Features: Consumer Fee Schedule

Effective: 02/01/2019

**The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.**

Debit/ATM Cards	Fee	Notes
Debit Card Rush Order Fee	\$50-140	Varies by shipping address and shipping method.
Replacement Debit Card Fee	\$5	If Lost
ATM Balance Inquiry	Free	When using an ATM not owned by OBMT, an ATM Operator or Network may charge a separate fee for balance inquiry, transfers or withdrawals even if you do not complete the transaction.
ATM Cash Withdrawal or Transfer Fees: Opportunity Bank of Montana ATM's	Free	No fee at OBMT machines or MoneyPass (contact our office for additional designated machines or visit moneypass.com for additional MoneyPass machines).
SRVC CHG DDA Withdrawal (ATM Service Charge)	\$2	When using an ATM not owned by OBMT, an ATM Operator or Network may charge a separate fee for balance inquiry, transfers or withdrawals even if you do not complete the transaction.
Internet and Telephone Banking	Fee	Notes
24 Hour Telephone Banking	Free	
Retail Online Banking	Free	
Online Bill Pay	Free	
Stop Payment Fee	\$30	
Mobile Banking	Free	Download Mobile Banking App from iTunes or Play Store.
Mobile Deposit Capture (per deposit)	Free	
Popmoney® (Pay Other People)* Receive Money Regular Payment Fee (per payment) Next Day Payment Fee (per payment) Request Money Fee (per payment)	Free \$0.75 \$1.50 \$0.75	*Popmoney is a registered trademark of Fiserv, Inc., or its affiliates. Terms and Conditions apply. Popmoney personal payment services offered at www.Popmoney.com are provided by or through CheckFreePay Corporation, a licensed money transmitter, and/or its affiliate CheckFreePay Corporation of New York, which is licensed and regulated as a Money Transmitter by the New York State Department of Financial Services, each a wholly owned subsidiary of Fiserv, Inc.
Opp Bk External Transfer Standard Transfer Express Transfer (next day)	\$2 \$3	
Wire Transfer	Fee	Notes
Domestic Incoming Wire Transfer Fee	\$15	
Domestic Outgoing Wire Transfer Fee	\$25	
Foreign Incoming Wire Transfer Fee	\$15	
Foreign Outgoing Wire Transfer Fee	\$100	
Foreign Outgoing Wire Transfer Trace Fee	\$25	
Account and Service Fees	Fee	Notes
Statement/Account Activity Printout Fee	\$2	
Statement/Account Research Fee or Balancing Assistance Fee	\$25	Per hour
	\$10	Minimum Fee
Account Closure Fee	\$15	Within 90 days of opening
Charge-Off Account Collection Fee	\$25	
Account Image Statement Fee	\$4	Per Month for non-imaged checking accounts
Counter Check Fee	\$1	4 Checks
Dormant or Inactive Account Dormant Fee	\$5	Per Month Checking and Money Market Account – no activity for 1 year; Savings Account – no activity for 3 years.
Inactive Fee	\$5	Checking only, if balance below \$100 for 180 consecutive days.
Reactivate Closed Account Fee	\$5	Allowed within 6 months of closure.
Stop Payment Fee (per item)	\$30	Personal Check, Cashier's/Official Check or ACH transaction.
Undeliverable Statement Fee	\$5	Per Month

Returned Deposited Item Fee (per item)	\$4 \$6	Re-deposited or charged back to account Special Handling re-deposited or charged back to account
Regulation D Violation Fee (per instance)	\$10	Under the law, this applies to all savings and money market accounts in excess of 6 withdrawals or transfers per month to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check draft, debit card or similar order to a third party.
<b>Other Fees</b>	<b>Fee</b>	<b>Notes</b>
Canadian Check Processing Fee	\$40	
Cashier's Check Fee	\$5	
Check Cashing Non-Customer Fee	\$15	State or Government Checks only
Domestic Check/Draft Collection Fee	\$20	
Foreign Check/Draft Collection Fee	Varies	Contact your local branch.
Notice of Execution/Levy Fee	\$75	
Safe Deposit Box Drilling Fee	\$300	
<b>Overdraft/Insufficient Funds (NSF)</b>	<b>Fee</b>	<b>Notes</b>
Paid NSF Fee (each check or debit)	\$30	May be imposed on checks, in-person withdrawals, ATM withdrawals or other electronic items. Please see our Overdraft Privilege Service Policy for complete program disclosures and limitations regarding our ability to charge overdrafts for ATM and everyday debit card transactions. We will not authorize and pay overdrafts for ATM and everyday debit card transactions unless we receive your affirmative consent (opt-in). Please see "What You Need to Know About Overdrafts and Overdraft Fees."
Paid NSF Fee (maximum fee per day)	\$180	
Return NSF Fee (each check or debit)	\$30	May be imposed on checks, in-person withdrawals, ATM withdrawals or other electronic items. Please see our Overdraft Privilege Service Policy for complete program disclosures and limitations regarding our ability to charge overdrafts for ATM and everyday debit card transactions. We will not authorize and pay overdrafts for ATM and everyday debit card transactions unless we receive your affirmative consent (opt-in). Please see "What You Need to Know About Overdrafts and Overdraft Fees."
Return NSF Fee (maximum fee per day)	\$180	
Continuous Overdraft Fee (after 5 business days and each additional business day thereafter)	\$7	We will not authorize and pay overdrafts for ATM and everyday debit card transactions unless we receive your affirmative consent (opt-in). Please see "What You Need to Know About Overdrafts and Overdraft Fees."
Overdraft Advance Fee (Overdraft Protection Line of Credit)	\$7	
Overdraft Sweep Fee	\$7	

Please refer to the Truth in Savings Disclosure for account features and service charges.