



Opportunity Bank OF MONTANA

Consumer Fee Schedule

Effective: 08/01/2019

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.
Online 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 Google Play Store
Mobile Deposit Capture (per deposit)	Free	
Popmoney® (Pay Other People) *		*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.
Receive Money	Free	
Regular Payment Fee (per payment)	\$0.75	
Next Day Payment Fee (per payment)	\$1.50	
Request Money Fee (per payment)	\$0.75	
External Transfer		
Standard Transfer	\$2	
Express Transfer (next day)	\$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 Fee	\$25	
Account Image Statement Fee	\$4	Per Month for non-imaged checking accounts
Counter Check Fee	\$1	4 Checks
Dormant Fee	\$5	Per Month: Checking and Money Market Account – no activity for 1 year; Savings Account – no activity for 3 years
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	Re-deposited or charged back to account
	\$6	Special Handling re-deposited or charged back to account

Regulation D Violation Fee	\$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.
Other Fees	Fee	Notes
Canadian Check Processing Fee	\$10	
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	
Transfer/Direct Rollover Fee	\$25	Applies to Roth or Traditional Individual Retirement Accounts (IRA) only
IRA Termination Fee	\$25	Applies to Traditional IRA only
Roth IRA Termination Fee	\$25	Applies to Roth IRA only
Overdrafts	Fee	Notes
Combined Maximum Overdraft Fee of \$187 per day-This includes Overdraft Fee, Returned Item Fee, and Continuous Overdraft Fee		
Overdraft 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."
Returned Item 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."
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."
Advance Fee	\$7	Overdraft Protection Line of Credit Advance
Sweep Fee	\$7	Applies to sweep funds from one deposit account to another to cover an overdraft.

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