



Opportunity Bank OF MONTANA

Business 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 Fee)	\$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.
Business Online and Telephone Banking	Fee	Notes
24 Hour Telephone Banking	Free	
Business Online Banking	Free	Includes online account transfers, Bill Pay and estatements.
Security Token Fee (one-time, per token fee for use of Cash Management Services)	\$20	Token required for ACH Origination and Wire Transfer Origination.
Replacement Token Fee (one-time, per token fee)	\$20	
Online Bill Pay Stop Payment Fee	Free \$30	
Merchant Capture Fee (Remote Deposit)	\$30/\$75	\$30 per month single feed scanner or \$75 per month large batch scanner.
Account set up Fee (one-time set up)	Free/\$10	First 3 accounts included, \$10 each additional account
ACH Manager Fee (Automated Clearing House Origination)	\$15	\$15 per month, includes up to 500 items
ACH Item Overage Fee	\$0.05	Per item fee over 500 items
Domestic Wire Transfer Fee	\$10	Per outgoing wire transfer origination.
Positive Pay Fee	\$25	Per month
Cash Management Opportunity Suite	\$55	Includes Business Online Banking (plus 4 online initiated stop payments, regular fees apply after 4; excludes bill pay stop payments), Merchant Capture (regular fees may apply for account set up), ACH Origination (includes up to 500 items; regular fees may apply over 500 items), Wire Transfer Origination (includes 4 online originated outgoing wires; regular fees may apply over 4) and Check Positive Pay. Suite fee may be waived with average available balance greater than \$100,000 in primary designated Cash Management account.
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	\$75	
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 \$10	Per hour 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
Deposit Correction Fee	\$3	Each Correction
Dormant Fee	\$5	Per Month: Checking and Money Market Account – no activity for 1 year; Savings Account – no activity for 3 years.
Night Depository Locked Deposit Bag Fee	\$25	Per Bag
Reactivate Closed Account Fee	\$5	Allowed within 6 months of closure.
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.
Returned Deposited Item Fee (per item)	\$4 \$6	Re-deposited or charged back to account Special Handling Re-deposited or charged bank to account
Stop Payment Fee (per item)	\$30	Business Check, Official Check or ACH transaction.
Undeliverable Statement Fee (per month)	\$5	
Zipper Deposit Bag Fee	\$5	Per Bag
Other Fees	Fee	Notes
Canadian Check Processing Fee	\$10	
Cashier's Check Fee	\$5	
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	
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.
Returned Item Fee (each check or debit)	\$30	May be imposed on checks, in-person withdrawals, ATM withdrawals or other electronic items.
Continuous Overdraft Fee	\$7	After 5 business days and each additional business day thereafter
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.
Business Account Fees	Fee	Notes
Opportunity Business Checking (Per item fee; first 500 free)	Free/\$0.20	Deposited Items, Checks, and Electronic debits
Opportunity Business Analyzed Checking		
Per debit item	\$0.15	
Per deposited item	\$0.08	
Flat fee per month	\$5.00	
Earning credit on average balance	0.10%	Rate subject to change
Opportunity Business Interest Checking	\$25.00	Per statement cycle if the balance in the account falls below \$1000 any day of the statement cycle. Interest rates and annual percentage yield (APY) are subject to change. See rate sheet