



## Common Features: Business Fee Schedule Effective: 06/30/2022

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

Debit Card & ATM	Fee	Notes
Replacement Debit/ATM Card Fee	\$10	
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 ATM machines in the MoneyPass® network (visit <a href="http://moneypass.com">moneypass.com</a> for a complete list of MoneyPass® locations)
SRVC CHG DDA Withdrawal or SRVC CHG SAV 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, Mobile & 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	
Mobile Banking Mobile Deposit Capture (per deposit)	Free Free	Download Mobile Banking App from your phone's app store
Remote Deposit Capture (RDC): Standard RDC SVC Fee Standard RDC Account Set Up Fee (one time set up)	\$30/\$75 Free/\$10	\$30/month single feed scanner; \$75/month large batch scanner First 3 accounts included; \$10/each additional account
ACH Manager Fee (Automated Clearing House Origination) ACH Item Overage Fee Same Day ACH File Fee	\$15 \$0.05 \$5	\$15 per month, includes up to 500 items Per item fee over 500 items Must contact the Bank before 10:00 a.m. on the business day file will be sent
Wire Manager Fee	\$10	Per month (within Business Online Banking, domestic only)
Positive Pay Fee	\$25	Per month
Cash Management Opportunity Suite Service Charge	\$55	Per month. Includes Business Online Banking (plus 4 online initiated stop payments, regular fees apply after 4; excludes bill pay stop payments), Standard Remote Deposit 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 (within Business Online Banking), and Positive Pay.  Monthly suite fee may be waived with average available balance greater than \$100,000.00 in primary designated Cash Management account.

Bank NMLS # 412554

[opportunitybank.com](http://opportunitybank.com)

1-888-750-2265

Revised 6/30/2022



<b>Wire Transfer</b>	<b>Fee</b>	<b>Notes</b>
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	
<b>Account and Service Fees</b>	<b>Fee</b>	<b>Notes</b>
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
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
<b>Other Fees</b>	<b>Fee</b>	<b>Notes</b>
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	
<b>Overdrafts</b>	<b>Fee</b>	<b>Notes</b>
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 each time presented for payment. Returned items may be re-presented by the financial institution where the item was presented. This could result in an additional fee each time it is re-presented if the amount of the item exceeds the amount of available funds in your account. See "Understanding and Avoiding Overdraft and Returned Item Fees" located in the Terms and Conditions of your account disclosure packet.
Continuous Overdraft Fee	\$7	After 5 business days and each additional business day thereafter

Please refer to your account Terms and Conditions for account features and service charges

