



## Common Features: Business Fee Schedule Effective: 12/01/2022

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	Free	
Stop Payment Fee	\$30	
Mobile Banking	Free	Download Mobile Banking App from your phone's app store
Mobile Deposit Capture (per deposit)	Free	
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)	\$15	\$15 per month, includes up to 500 items
ACH Item Overage Fee	\$0.05	Per item fee over 500 items
Same Day ACH File Fee	\$5	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

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<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 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
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.