

# Fee Schedule

## Up front about the bottom line.

We believe top-notch service is priceless. But certain services simply cost what they cost. Here's what we charge for common transactions.

### SERVICE FEES FOR DEPOSIT ACCOUNTS

Stop Payment Fee	\$32
Returned Item(s) Overdraft Fee <sup>1</sup>	\$30/presentation
Paid Item(s) Overdraft Fee <sup>1</sup>	\$30
Uncollected Item(s) OD Fee <sup>1</sup>	\$30
Continuous Overdraft Fee	\$35 on 4th consecutive business day overdrawn and every 5th day thereafter
Analyzed Account Overdraft Fee	Prime +4% on negative available balance
Closed Account Fee	\$10 on checking and savings accounts opened less than 90 days
Dormant Account Fee <sup>2</sup>	\$10/month
Returned Deposited Item Fee	\$4
Rerun Returned Deposited Item Fee	\$1
Duplicate Statement Fee	\$5
Paper Statement Fee	\$2/month or free with certain accounts

<sup>1</sup> Overdrafts may be caused by: checks (including re-presented checks), ACH (including ACH transactions that a merchant initiates after a first ACH is returned), in person withdrawals, ATM withdrawals, other electronic means and returned deposited items.

<sup>2</sup> Dormant Fee for Checking Accounts will be charged after 12 months of inactivity; for Savings Accounts, after 24 months of inactivity.

### OVERDRAFT PROTECTION

Account Overdraft Transfer Fee	\$5
Line of Credit (LOC) Overdraft Transfer Fee	\$10
Credit Card Transfer Fee	\$10

If you have signed up for one of these options, advances occur automatically to ensure transactions will clear if your balance falls below zero.

### RESEARCH

Checkbook Reconciliation Fee	\$25/hour (\$25 minimum)
Research: Imaged Check Fee	\$1/check
Research: Imaged Statement Fee	\$5/statement
Research Time Fee	\$25/hour

### ATM/DEBIT CARDS

ATM/Debit Card Replacement Fee	\$5
Non First Interstate Bank ATM Withdrawal Fee	\$2.50
ATM Mini-Statement	\$1
Bobcat/Griz Debit Card Annual Fee	\$15/year

All debit cards with no activity for 12 months or longer will be canceled.

We will assess a fee of 0.9% of the transaction amount of any debit card transaction made in a country other than the United States. If the transaction also involves a currency conversion, we will assess an additional fee of 0.2%. Fees apply to the transaction after it has been converted into U.S. dollars.

### PERSONAL DIGITAL BANKING FEES

Personal Online Banking or Telephone Banking:	Free
• Stop Payment Fee	\$17
Mobile Check Deposit	Free
Personal Bill Payment:	40¢/payment in excess of 20
• Stop Payment Fee	\$32
Online Statements	Free
POPmoney:	
• Send money to others	Free
• Request money from others	Free
• Stop Payment Fee	\$32
External Transfers:	
• Transfer into First Interstate	Free
• Transfer out of First Interstate	Free

If you do not access your Personal Online Banking or Personal Bill Pay account for six months, it will be closed.



## MISCELLANEOUS ITEMS

Money Service Business (MSB) Service Charge Fee	\$250/month
ATM Settlement Account Fee	\$100/month
Counter Check	First 10 free; 25¢/check thereafter
Cashier's Check	\$5
Gift Card	\$3.95 clients; \$6.95 non-clients
Travel Card	\$6.95 clients; \$9.95 non-clients
Night Depository Lock Bags	\$25/bag
Coin Counting/Rolling (Rollings \$2.50 Minimum)	1%
Rolled Coin Purchase	10¢/roll
Check Cashing (non-clients)	\$10 for checks over \$100
External Recurring Transfer Fee	\$5 setup; \$0.25/transfer

## IRA FEES

IRA Transfer/Direct Rollover Fee	\$25
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## GARNISHMENT/SUBPOENA FEES

Garnishment or Levy Processing Fee	\$100
Subpoena Fees:	
• Statement	\$5/statement
• Miscellaneous items	\$1/page
• Labor/research	\$25/hour
• Shipping and handling	Actual cost

## FOREIGN ITEMS

Currency Purchase or Exchange	\$12
Foreign Drafts	\$12
Foreign Item Return Fee	\$18 + correspondent bank fee

## WIRE TRANSFERS AND COLLECTIONS

Incoming Wire Transfer Fee	\$10
Outgoing Wire Transfer Fee (First Interstate clients only):	
• Domestic	\$25
• International	\$45 + correspondent bank fee may apply
Collections:	
• Incoming and Outgoing	\$25
• Oil & Gas, envelope draft	\$35

## SAFE DEPOSIT BOXES

Safe Deposit Box Drilling Fee	\$150
Safe Deposit Box Replacement Key Fee	\$20
Safe Deposit Box Late Fee	\$10

Check with your local First Interstate branch for size availability and rental rates.

Effective April 7, 2021.

Services listed may not be available at all First Interstate offices, and fees may vary between First Interstate offices. Other fees may apply to various services listed. Fees are subject to change.