

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 ¹	
• Consumer	No charge
• Business	\$30
Paid Item(s) Overdraft Fee ¹	
• Consumer	\$10
• Business	\$30
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 ²	\$10/cycle
Duplicate Statement Fee	\$5
Paper Statement Fee	\$2/cycle or free with certain accounts

¹ 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.

² Dormant fee for Checking accounts will be charged after 12-months of inactivity; for Savings Accounts, after 24-months of inactivity. Activity refers to one-time, client-initiated transactions such as deposits (in-person and ATM), one-time online banking transfers, and Debit Card transactions. System generated and recurring transactions (such as fees, interest, and ACH transactions) will not keep an account active.

OVERDRAFT PROTECTION

Account Overdraft Transfer Fee	
• Consumer	No charge
• Business	No charge
Line of Credit (LOC) Overdraft Transfer Fee	
• Consumer	\$5
• Business	\$10
Credit Card Transfer Fee	
• Consumer	\$5
• Business	\$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. Overdraft Protection is not available for Simple Banking.

ATM/DEBIT CARDS

ATM/Debit Card Replacement Fee	\$5
Non First Interstate Bank ATM Withdrawal Fee	\$2.50
Bobcat/Griz Debit Card Annual Fee	\$7.50/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
Zelle®:	
• 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 4 free; \$1/page thereafter
Cashier's Check	\$8
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
Deposit Bond Insurance (per 1,000 insured exceeding FDIC limit)	\$3.25/yr
Deposit Account Control Agreement (DACA) Setup Fee	\$500
Deposit Account Control Agreement (DACA) Fee	\$100/cycle

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

IRA FEES

IRA Transfer/Direct Rollover Fee	\$25
----------------------------------	------

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	\$15
Foreign Check Deposit Fee*	\$25
Foreign Drafts	\$12
Foreign Item Return Fee	\$18 + correspondent bank fee

*Does not apply to Canadian items.

WIRE TRANSFERS AND COLLECTIONS

Incoming Wire Transfer Fee	\$10
Outgoing Wire Transfer Fee (First Interstate clients only):	
• Domestic	\$30
• International	\$50 + correspondent bank fee may apply
Collections:	
• Domestic Incoming & Outgoing	\$25
• Foreign Incoming & Outgoing	\$50
• Oil & Gas, envelope draft	\$35

WIRE TRANSFERS AND COLLECTIONS - ANALYZED ACCOUNTS

Analyzed Business Checking, State County Municipality Checking, Other Financial Institution, Public Funds Checking, and State County Municipality Sweep

Incoming Wire Transfer Fee	\$15
Outgoing Wire Transfer Fee (First Interstate clients only):	
• Domestic	\$30
• International	\$50+ correspondent bank fee may apply
Collections:	
• Domestic Incoming & Outgoing	\$25
• Foreign Incoming & Outgoing	\$50
• Oil & Gas, envelope draft	\$35

SAFE DEPOSIT BOXES

Safe Deposit Box Drilling Fee	Actual Cost
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 16, 2025.

If state taxes apply to an account or service, taxes are in addition to the fee amount listed. 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.

'Cycle' refers to Service Charge Cycle which is not synonymous with a calendar month or Statement Cycle. To confirm your Service Charge Cycle, please contact your local branch.



[firstinterstate.com](https://www.firstinterstate.com)

Member FDIC. Equal Housing Lender. 