

# 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> |                                                                                |
| • Consumer                                  | No charge                                                                      |
| • Business                                  | \$30                                                                           |
| Paid Item(s) Overdraft Fee <sup>1</sup>     |                                                                                |
| • Consumer                                  | \$10                                                                           |
| • Business                                  | \$30                                                                           |
| Analyzed Account Overdraft Fee              | Prime + 4% on negative available balance                                       |
| Closed Account Fee                          | No charge                                                                      |
| Dormant Account Fee <sup>2</sup>            | \$10/cycle                                                                     |
| Duplicate Statement Fee                     | \$5                                                                            |
| Paper Statement Fee                         | \$2/cycle or no charge with certain accounts<br>\$5/cycle with Orange checking |
| Electronic Statement                        | No charge                                                                      |

<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. 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      |

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: | No charge |
| • Stop Payment Fee                            | \$17      |
| Mobile Check Deposit                          | No charge |
| Personal Bill Payment:                        | No charge |
| • Stop Payment Fee                            | \$32      |
| Online Statements                             | No charge |
| Zelle®:                                       |           |
| • Send money to others                        | No charge |
| • Request money from others                   | No charge |
| • Stop Payment Fee                            | \$32      |
| External Transfers:                           |           |
| • Transfer into First Interstate              | No charge |
| • Transfer out of First Interstate            | No charge |

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 no charge \$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 August 3, 2026.

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.



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