

**FEE SCHEDULE  
AND OTHER ACCOUNT SERVICES -- ACCURATE AS OF  
FEBRUARY 29, 2024**

**Bank of Montana**  
125 Bank Street, Ste 100  
Missoula, Montana 59802  
(406)829-2662  
www.bankofmontana.com

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

An overdraft fee of \$25.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, or other electronic means.

Stop Payment Fee Per Item	\$20.00
Returned Item Fee Per Item Per Occurrence	\$25.00
Continuous Overdraft Fee (per business day after 5 business days)	\$5.00
Cashier's Check Fee (Drawn for Customers Only) Per Check	\$0.00
Returned Deposited Item Per Item	\$0.00
Accounts open less than 90 days fee	\$10.00
Outgoing Domestic Wire (initiated for customers only) Per Wire	\$15.00
Outgoing International Wire (initiated for customers only) Per Wire	\$35.00
Incoming Domestic Wire (accepted for customers only) Per Wire	\$0.00
Incoming International Wire (accepted for customers only) Per Wire	\$15.00
Collections	\$25.00
Oil & Gas, envelope draft	\$25.00
Mastercard Check Card (Debit Card)	\$0.00
Mastercard Check Card (Debit Card) replacement fee Per Card Replaced	\$10.00
Garnishment/levy fee	\$50.00
Night Deposit Lock Bag Replacement per bag	\$25.00
Outgoing IRA Transfer Fee	\$25.00
Incoming IRA Transfer Fee	\$0.00
ATM Usage (99/month)	\$0.00
Account Research (per hour after the first 30 minutes)	\$25.00
Drawdown/Reverse Wire (for customers only) Per Wire	\$15.00
Bill Pay Returned Item Fee	\$30.00