

FIRST MONTANA BANK

DISCLOSURE OF ACCOUNT TERMS

This disclosure contains the rules which govern your deposit account(s). Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular. This disclosure contains information about your:

Centennial Checking Account

- To open this account, you must deposit at least \$100.00.
- You will earn cash back of \$.10 per approved and posted swipe transaction on your debit card as a bonus which will be posted each statement cycle.
- To earn the bonus, you must use your debit card for purchases. Transactions must be approved and posted to your account.
- The account requires that you enroll in Online Banking and receive your statements electronically

Regular Savings Account

- The interest rate and annual percentage yield stated below are accurate as of today. If you would like more current rate and yield information please call us at 406-563-8303 or 1-800-824-2692.
- The interest rate for your savings account is .17% with an annual percentage yield of .17%. Your interest rate and annual percentage yield may change.
- At our discretion, we may change the interest rate on your account.
- We may change the interest rate on your account daily, as well as the balance levels used to determine rates.
- To open the account, you must deposit at least \$100.00.
- To avoid imposition of the service charge you must meet the following requirements:
 - If the balance in the account falls below \$100.00 any day of the month a service charge of \$5.00 will be imposed every month the account balance is below \$100.00.
- To obtain the annual percentage yield disclosed: You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield.
- Interest will be compounded quarterly.
- Interest will be credited quarterly.
- We use the Daily Balance Method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
- Effect of closing an account. If you close your account before interest is credited, you will not receive the accrued interest.

First Montana Bank Fee Schedule

Effective November 1, 2021

Return Item Fee – you will be charged a return item fee each subsequent time an item is presented if the account has insufficient funds to pay	\$33/item	Visa® Gift Card	\$3 each
Overdraft Fee Overdrafts created by check, in-person withdrawals, ATM withdrawals or other electronic means.	\$33/item	Visa® Reloadable Card \$4.95 each additional loading.	\$7.95 initial card loading
Consumer Overdraft or Minimum Balance Transfer (automated transfer)	\$5/transfer	Visa® Student Card \$3.95 each additional loading.	\$3.95 per card
Stop Payment	\$33/item	Visa® Travel Card \$4.95 each additional loading.	\$7.95 initial card loading
Early Account Closure Within first 6 months.	\$25	Replacement of lost MasterCard® Debit Card or ATM Card	\$10/card
Dormant Account No activity 1 year – checking No activity 3 years – savings	\$5/month	Telephone Transfer	\$2/transfer
Deposit Item Return	\$5/item	Domestic Fax	\$2/page
Deposit Correction	\$3/correction	Foreign Fax (Send Only)	\$10/page
Account Reconciliation	\$12/hour	Retail Online Banking (Eligible for use with DBAs, LLCs and Sole Proprietorships)	FREE
Account Research	\$20/hour	Personal Online Bill Pay same day payment	FREE \$9.95
Check Copies	\$0.50/page	Ovenight check	\$14.95
Cashier's Check	\$5 each	Electronic Statements (Required with Centennial Checking Account)	FREE
Money Order	\$3 each	Business Online Banking	FREE
Counter Check	\$0.50 each	Business Online ACH Batch	\$5/file
Incoming Domestic Wire	\$10/wire	Business Online Bill Pay	FREE
Outgoing Domestic Wire	\$20/wire	Mobile Banking	FREE
Business Online Domestic Wire	\$10/wire	Mobile Check Deposit	FREE
Domestic Wire Reprocessing	\$10/wire	Garnishment/Levy	\$50 each
Incoming Foreign Wire	\$40/wire	Night Depository Lock Bag	\$25 each
Outgoing Foreign Wire	\$50/wire	Zipper Bank Bag (First Bag)	FREE
Foreign Currency Order	\$45	Additional Zipper Bank Bag	\$10 each
Non-Customer Check Cashing (Checks not drawn on FMB)	1% of check or \$10 min.	Image Statement (Personal Checking Account)	\$2/month
Foreign Check Handling	\$10/check	Paper Statement (Personal Checking Account)	\$2/month
Collections	\$33 each	Safe Deposit Box Drilling	Locksmith charge
Interim Statement	\$2 each	Safe Deposit Box Replacement Key	Vendor Charge
Amortization Schedule	\$5 each	Safe Deposit Box Late Fee	\$10
		Safe Deposit Boxes Contact branch for availability.	Price varies by size

All ATM and/or MasterCard® Debit Cards with no activity for six (6) months will be restricted. After twelve (12) months of inactivity the card will be cancelled.

ATM surcharges: When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used to complete the transfer.