

FEE SCHEDULE

*Effective
September 1, 2024*



FIRST INDEPENDENT
BANK

Est. 1903

www.fibmn.com
Member FDIC

The following fee may be assessed against your account.

Hotcard/Debit Card.....	\$10.00
Replacement Debit Card.....	\$5.00
Check Printing.....	Fee depends on style of check ordered
Cashier's Check.....	\$1.00 per \$100 (\$10.00 max)
Personal Money Order.....	\$1.00 per \$100
Foreign Currency Order.....	\$30.00
Foreign Check Processing Fee.....	\$15.00
Overdraft Charge.....	\$25.00 (\$125.00 max)
(each paid item created by check, in-person withdrawal, ATM withdrawal, or other electronic means)	
(a single item may incur multiple fees if presented multiple times)	
Overdraft Charge - Continuous Overdraft Charge.....	\$25.00
(after 7 business days)	
Return Check Charge.....	\$25.00 (\$125.00 max)
(per item created by check or ACH)	
(a single item may incur multiple fees if presented multiple times)	
Account Activity Printout (after first 2).....	\$1.00
Statement Reprint w/Images.....	\$5.00 per statement
Statement Reprint w/out Images.....	\$2.00 per statement
Statement Return Mail Fee.....	\$2.50
Notary Fees.....	\$1.00
Account Research.....	\$25.00 per hour
Stop Payment (all items).....	\$25.00
Domestic Wire Transfer (incoming and outgoing).....	\$30.00
Foreign Wire Transfer (incoming or outgoing).....	\$50.00
IRA Annual Fee.....	\$9.50
IRA Closing Fee.....	\$35.00
Dormant Checking Account.....	\$3.00/month
<i>for balances less than \$100</i>	
Dormant Savings Account.....	\$5.00/quarter
<i>for balances less than \$100</i>	

AN ACCOUNT IS DORMANT IF FOR ONE YEAR:

There have been no deposits or withdrawals to the account.

There has been no communication about the account.

Gift Card Activation Fee.....	\$3.50
Photocopies.....	25¢ per page
Fax (per sheet).....	\$2.00
Indemnity Bond (lost instruments).....	\$25.00
Levies/Executions/Garnishments.....	\$25.00
Safe Deposit Box Rent (annual charge).....	<i>Varies - depending on size</i>
Drilling/Lost Key Charge.....	\$75.00