



**FIRST NATIONAL BANK OF MILACA**  
 190 2nd Ave SW, PO Box 38  
 Milaca, MN 56353  
[www.fnbmilaca.com](http://www.fnbmilaca.com)  
 E-mail: [info@fnbmilaca.com](mailto:info@fnbmilaca.com)



**COMMON FEE SCHEDULE**  
 Effective: April 12, 2024

**Automated Teller Machines (ATM) Transactions**

|  |                   |
|--|-------------------|
| ATM owned by 1st Nat'l Bank of Milaca      | Free              |
| ATM owned by Others                        | 50¢ / transaction |
| (plus varying fees charged for use of ATM) |                   |

**MasterCard ATM/Debit Card**

|   |                               |
|---|-------------------------------|
| ATM Card Fee                            | None                          |
| Debit Card Fee                          | None                          |
| Temporary Limit Increase Debit/ATM Card | \$3.00/occurrence             |
| Foreign Pass-through Charge             | 1.5% / transaction in U.S. \$ |
| Replacement/Lost Card                   | \$20.00                       |
| Replacement PIN #                       | \$2.00                        |

**Visa Credit Card**

|                                   |                                     |
|-----------------------------------|-------------------------------------|
| Annual Fee                        | None                                |
| Temporary Daily Limit Increase    | 10 per occurrence                   |
| Foreign Transaction Exchange Rate | up to 1% per transaction in U.S. \$ |
| Lost Card                         | no charge                           |
| Late Payment                      | \$30.00                             |
| Return Payment                    | \$30.00                             |

**Safe Deposit Boxes**

|                           |  |
|---------------------------|--|
| Annual Rent               | Prices Vary  |
| Non-automatic payment     | \$2.00/year  |
| Late fee                  | \$5 per 30 days late and add 'l \$5 per 60 days late |
| Safe Deposit Box Lost Key | \$35.00  |
| Safe Deposit Box Drilling | Varying \$200-\$300                                  |

**Locked Night Deposit Bags**

|                |                     |
|----------------|---------------------|
| First Bag      | \$15.00 annually    |
| Additional Bag | \$5.00/bag annually |
| Lost Key       | \$25.00             |
| Lost Bag       | \$25.00             |

**Account Fees and Services**

|                                    |              |
|------------------------------------|--------------|
| Commercial Chargeback              | \$10.00/item |
| New Account Closure (w/in 30 days) | \$20.00      |
| Overdraft Fees                     |              |

Per item created by check, in person withdrawal, ATM withdrawal, returned deposit item, or other electronic means other than point-of-sale (POS), Maximum of \$175 per day. An item or transaction that is returned and later represented to us will not result in you incurring additional fees. There will be no overdraft charged on the following: daily account balances overdrawn by \$30 or less; or transactions in the amount of \$5.00 or less.

|                                  |                           |
|----------------------------------|---------------------------|
| Overdraft (OD) Charge            | \$35/presentation of item |
| Nonsufficient Funds (NSF) Charge | \$35/presentation of item |

**Account Fees and Services (continued)**

|   |                         |
|---|-------------------------|
| Ready Reserve (R/R) Advance Charge        | \$3.00/advance          |
| Ready Transfer Auto Transfer Charge       | \$3.00/transfer         |
| Research                                  | \$30.00/hr+copy expense |
| Statement Reconciliation - First Time     | Free                    |
| Additional                                | \$30/hr + copy expense  |
| Stmt -Special Stmt Request (printed Stmt) | \$3.00/statement        |
| Stmt Printed & mailed Fee /account cycle  | \$3.00 /statement       |
| Duplicate Stmt-2nd address/account cycle  | \$5.00/statement        |
| Stop Payment Charge                       | \$35.00 per debit item  |

**Bank Instruments**

|                             |                           |
|-----------------------------|---------------------------|
| Cashiers Checks             | \$5.00                    |
| Certified Checks            | \$15.00                   |
| Counter Check               | (3 free then \$.25/check) |
| Money Orders                | \$3.00                    |
| Lost Certificate of Deposit | \$10.00                   |

**Check Collections**

|                           |                          |
|---------------------------|--------------------------|
| Canadian Collections      | \$10.00 + payer bank fee |
| Over \$1000               | \$25.00 + payer bank fee |
| Domestic Collections      | \$25.00 + payer bank fee |
| Other Foreign Collections | \$25.00 + payer bank fee |
| Collections Returns       | \$25.00 + payer bank fee |

**Wire Transfers**

|                         |           |
|-------------------------|-----------|
| Incoming (Customer)     | No charge |
| Incoming (Non-Customer) | \$30.00   |
| Outgoing (Customer)     | \$30.00   |
| Outgoing (Non-customer) | \$40.00   |
| Foreign                 | \$75.00   |

**Other Bank Fees and Services**

|                              |  |
|------------------------------|--|
| ACH to another Institution   | \$10/setup plus<br>\$1 convenience fee/transaction   |
| Amortization Schedule        | \$5.00   |
| Check Cashing (Non-customer) | \$5.00/ \$100.00   |
| Convenience Card Purchase    | \$7.95   |
| Reload                       | \$4.95   |
| Faxed Transmissions          | \$1.00/page  |
| Gift Card Purchase           | \$4.95   |
| Levies & Garnishments        | \$50.00  |
| Loose Coin Counting          | 10% of total/Non-customer  |
| Notary Fee (non-customer)    | \$5.00   |
| Online Bill Pay Plus         | \$4.95 /mo. inactive fee<br><i>(waived if at least 1 payment made within the calendar month)</i> |
| Bill Pay Rush Fee            | fee disclosed prior to use   |
| Gift and Donation Pay        | fees disclosed prior to use  |

**ATM Locations****Available 24 hours per day**

First National Bank of Milaca, Milaca  
Isle Office, Isle  
Gilman Office, Gilman  
Zimmerman Office, Zimmerman

**24 Hour Telephone Banking**

1-877-983-1301 (Toll-free)

**Member FDIC**

Milaca Office (320) 983-3101  
Isle Office (320) 676-3154  
Gilman Office (320) 387-2233  
Zimmerman Office (763) 856-3626