



**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: March 18, 2026

**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 **\$10** 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
Stmnt -Special Stmt Request (printed Stmt)	\$3.00/statement
Stmnt 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	\$80.00

**Other Bank Fees and Services**

ACH to another Institution	No FEE
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
<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