FIRST NATIONAL BANK OF MILACA
190 2nd Ave SW, PO Box 38
Milaca, MN 56353
www.fnbmilaca.com
E-mail: info@fnbmilaca.com

COMMON FEE SCHEDULE

Effective: September 25, 2026 - New Accounts/Services
Effective: December 1, 2026 - Existing Accounts/Services

Automated Teller Machines (ATM) Transactions	
ATM owned by lst Nat'l Bank of Milaca	Free
designated MoneyPass	Free
ATM owned by Others	$0.50/ transaction
(plus varying fees charged for use of ATM)	
MasterCard ATM/Debit Card	
Debit /ATM Annual Fee	None
Temporary Limit Increase Debit/ATM Card	$3/ occurrence
Foreign Pass-through Charge	1.5% / transaction in U.S. $
Replacement/Lost Card	$20
Visa Credit Card	
Ask for our related terms and conditions	
Ready Reserve Line of Credit	
Ask for our related terms and conditions	
Safe Deposit Boxes	
Annual Rent	Prices Vary
Automatic payment deduction	$2/year
Late fee	$5 per 30 days late and add 'l $5 per 60 days late
Safe Deposit Box Lost Key	$75
Safe Deposit Box Drilling	$300
Locked Night Deposit Bags	
First Bag	$15 annually
Additional Bag	$5/bag annually
Lost Key	$25
Lost Bag	$25
Account Fees and Services	

Overdraft Fees:

Per item created by check, in person withdrawal, returned deposit item, or other electronic means other than point-of-sale (POS) or ATM withdrawal, Maximum of $175 per day. An item or transaction that is returned and later represented to us **may 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
Return Item Fee	$35/presentation of item
Continuous Overdraft Fee*	$1 per day after 10 days overdrawn
Account Reopen Fee*	$20 /closed for no balance activity
Bad Address Fee -per account/ statement cycle*	$5
Commercial Chargeback	$10/item
Direct Deposit	No fee
Dormant Account Fee *	$5 per statement cycle
New Account Closure (w/in 30 days)*	$20
Preauthorized (internal) Transfers	No fee

Account Fees and Services (continued)	
Ready Transfer Auto Transfer Charge*	$3/transfer
Research	$30.00/hr+copy expense
Statement Reconciliation - First Time	Free
Additional	$30/hr. + copy expense
Stmt Printed & mailed Fee /account cycle*	$3/statement
Duplicate Stmt-2nd address/account cycle	$5/statement
Stmt - Print and mailed with images*	$5/statement
Stmt -Special Stmt Request (printed Stmt)	$3/statement
Stop Payment Charge	$35 per debit item
Bank Instruments	
Cashiers Checks	$5
Counter Check	(3 free then $0.25/check)
Money Orders	$3
Lost Certificate of Deposit	$20
Check Collections	
Canadian Collections $1,000 and under	$10 + payer bank fee
Canadian Collections over $1,000	$25 + payer bank fee
Domestic Collections	$25 + payer bank fee
Other Foreign Collections	$25 + payer bank fee
Collections Returns	$25 + payer bank fee
Wire Transfers	
Incoming (Customer)	No charge
Outgoing Domestic (Customer)	$35
Foreign (Customer)	$80
Other Bank Fees and Services	
ACH to another Institution	$10 setup fee & $1 / item
Check Cashing (Non-customer)	$5/ $100
Convenience Card Purchase	$7.95
Reload	$4.95
Faxed Transmissions	$1/page
Gift Card Purchase	$4.95
Levies & Garnishments	$50
Loose Coin Counting (non customer)	10% of total
Notary Fee (non-customer)	$5
Online Bill Pay Plus Inactive Fee*	$5.95 /mo.
(waived if at least 1 payment made within the calendar month)	
Bill Pay Rush Fee	Fee disclosed prior to use
My Financial Health	**Fee disclosed prior to use**
Business Cash Management - Positive Pay, ACH Services, Remote Deposit Now	
One Time set up fee	$50
Monthly fee	$25
ACH additional item fees	$5/file plus $0.05 per entry w/in file

**May not apply to all accounts, see your account/service disclosures for details*

ATM Locations

Available 24 hours per day

First National Bank of Milaca, Milaca

Isle Office, Isle

Gilman Office, Gilman

Zimmerman Office, Zimmerman

Offices

Milaca (320) 983-3101

Isle (320) 676-3154

Gilman (320) 387-2233

Zimmerman (763) 856-3626

24 Hour Telephone Banking

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