



**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: May 4, 2023

**Automated Teller Machines (ATM) Transactions**

ATM owned by 1st Nat'l Bank	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 may result in you incurring additional fees, such as multiple non-sufficient funds (NSF) fees each time that the item or transaction is presented. 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
Continuous Overdraft (OD) Charge	\$10 after 7 business days & \$10 every 7 business days thereafter

**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	\$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	\$60.00

**Other Bank Fees and Services**

ACH to another Institution	\$10/setup plus \$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 <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)

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

**Member FDIC**