



COMMON FEE SCHEDULE
Effective March 1, 2022

Automated Teller Machines (ATM) Transactions	
ATM owned by 1st Nat'l Bank	Free
ATM owned by Others	50¢ per transaction (plus varying fees charged for use of ATM)
MasterCard ATM/Debit Card	
ATM Card Fee	\$1.75 per month
Debit Card Fee	\$1.75 per month (waived if 4 or more POS transactions clear per calendar month)
Temporary Limit Increase Debit/ATM Card	\$3.00
Foreign Pass-through Charge	1.5%/trans in U.S. \$
Replacement/Lost Card	\$20.00
Replacement PIN #	\$2.00
Visa Credit Card	
Annual Fee	None
Temporary Daily Limit Increase	\$10.00
Foreign Transaction Exchange Rate	up to 1%/trans 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 \$5/30 days late and add 'l \$5/60 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	
Checking Overdraft (OD) or Nonsufficient Funds (NSF) fee waived if account is overdrawn \$30 or less on a given day	
Checking Overdraft (OD) Charge	\$35./item \$175.daily max
Checking Nonsufficient Funds (NSF) Charge	\$35./item \$175.daily max
Continuous Overdraft (OD) Charge	\$10 after 7 business days & \$10 every 7 business days thereafter
Commercial Chargeback	\$10.00 per item
New Account Closure (w/in 30 days)	\$20.00
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/trans
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
Noatry Fee (non-customer)	\$5.00
Online Bill Pay Plus	\$4.95 /mo. inactive fee (waived if at least 1 payment made within the calendar month)
Pay Someone (P2P) Transfer	\$1 per transfer
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)

FIRST NATIONAL BANK OF MILACA

190 2nd Ave SW, PO Box 38

Milaca, MN 56353

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

