



COMMON FEE SCHEDULE

Effective April 1, 2017

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. \$
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	\$20.00
Late Payment	\$20.00
Return Payment	\$20.00

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

New Account Closure (w/in 30 days)	\$20.00
Checking Overdraft (OD) Charge	\$30./item\$150.daily max
Checking Nonsufficient Funds (NSF) Charge	\$30./item\$150.daily max
Continuous Overdraft (OD) Charge	\$7 after 7 business days & \$7 every 7 business days thereafter
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
Statement Copy	\$3.00/statement
Duplicate Statement (mailed)	\$5.00/statement
Stop Payment	\$30.00 per debit item
Commercial Chargeback	\$10.00 per item

Bank Instruments

ACH to another Institution	\$10/setup plus \$1 convenience fee/trans
Cashiers Checks	\$5.00
Certified Checks	\$15.00
Money Orders	\$3.00
Counter Check	(3 free then \$.25/check)
Lost Certificate of Deposit	\$10.00

Check Collections

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

Amortization Schedule	\$5.00
Check Cashing (Non-customer)	\$5.00/ \$100.00
Convenience Card Purchase	\$7.00
Reload	\$4.95
Faxed Transmissions	\$1.00/page
Gift Card Purchase	\$4.00
Levies & Garnishments	\$30.00
Loose Coin Counting	10% of total/Non-customer

ATM Locations**Available 24 hours per day**

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

Available Store Hours

Broberg's Country Store, Hwy. 169, Milaca
 D & L Express, Hwy. 23, Foreston

24 Hour Telephone Banking

320-983-1334 (Milaca)
 1-877-983-1301 (Toll-free)

FIRST NATIONAL BANK OF MILACA

**190 2nd Ave SW, PO Box 38
 Milaca, MN 56353**

www.fnbmilaca.com

E-mail: info@fnbmilaca.com



Milaca Office (320) 983-3101
 Isle Office (320) 676-3154
 Gilman Office (320) 387-2233