



Common Features: Consumer Fee Schedule

Effective: 08/01/2026

The following fees may be assessed against your account and the following transaction limits, if any, apply to your account.

Debit Card & ATM	Fee	Notes
Replacement Debit/ATM Card Fee	\$10	
ATM Balance Inquiry	Free	When using an ATM not owned by OBMT, an ATM Operator or Network may charge a separate fee for balance inquiry, transfers, or withdrawals even if you do not complete the transaction
ATM Cash Withdrawal or Transfer Fees: Opportunity Bank of Montana ATMs	Free	No fee at OBMT machines or ATM machines in the MoneyPass® network (visit moneypass.com for a complete list of MoneyPass® locations)
SRVC CHG DDA Withdrawal or SRVC CHG SAV Withdrawal (ATM Service Charge)	\$2	When using an ATM not owned by OBMT, an ATM Operator or Network may charge a separate fee for balance inquiry, transfers, or withdrawals even if you do not complete the transaction
Digital Banking	Fee	Notes
24-Hour Telephone Banking	Free	
Personal Digital Banking	Free	
Online Bill Pay	Free	
Stop Payment Fee	\$30	
Mobile Banking	Free	Download our Mobile Banking App from your phone's app store
Mobile Deposit Capture (per deposit)	Free	
Person to Person (P2P) Payments	Free	Some restrictions may apply
Opp Bk External Transfer	Free	Some restrictions may apply
Wire Transfer	Fee	Notes
Domestic Incoming Wire Transfer Fee	\$15	
Domestic Outgoing Wire Transfer Fee	\$25	
Foreign Incoming Wire Transfer Fee	\$15	
Foreign Outgoing Wire Transfer Fee	\$100	
Foreign Outgoing Wire Transfer Trace Fee	\$25	
Account and Service Fees	Fee	Notes
Statement/Account Activity Printout Fee	\$2	
Statement/Account Research Fee or Balancing Assistance Fee	\$25 \$10	Per hour Minimum fee
Account Closure Fee	\$15	Within 90 days of opening
Charge-Off Account Fee	\$25	
Account Image Statement Fee	\$4	Per month for non-imaged checking accounts
Counter Check Fee	\$1	4 checks
Dormant Fee	\$5	Per month: Checking and Money Market Account – no activity for 1 year; Savings Account – no activity for 3 years
Reactivate Closed Account Fee	\$5	Allowed within 6 months of closure
Stop Payment Fee (per item)	\$30	Personal check, Cashier's/Official Check or ACH transaction.
Undeliverable Statement Fee	\$5	
Other Fees	Fee	Notes
Canadian Check Processing Fee	\$10	
Cashier's Check Fee	\$5	
Check Cashing Non-Customer Fee	\$15	State or Government Checks only
Domestic Check/Draft Collection Fee	\$20	
Foreign Check/Draft Collection Fee	Varies	Contact your local branch
Notice of Execution/Levy Fee	\$75	
Safe Deposit Box Drilling Fee	\$300	
Transfer/Direct Rollover Fee	\$25	Applies to Roth or Traditional Individual Retirement Accounts (IRA) only
IRA Termination Fee	\$25	Applies to Traditional IRA only
Roth IRA Termination Fee	\$25	Applies to Roth IRA only

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Overdrafts	Fee	Notes
Combined Maximum Overdraft Fee of \$205 per day. This includes Overdraft Fees and Continuous Overdraft Fee.		
Overdraft Fee (each check or debit)	\$30	May be imposed on checks, in-person withdrawals, ATM withdrawals or other electronic items. Please see our Overdraft Privilege Service Policy for complete program disclosures and limitations regarding our ability to charge overdrafts for ATM and everyday debit card transactions. We will not authorize and pay overdrafts for ATM and everyday debit card transactions unless we receive your affirmative consent (opt-in). Please see "Understanding and Avoiding Overdraft Fees" located in the Terms and Conditions of your account disclosure packet.
Continuous Overdraft Fee (After 5 business days overdrawn and every 5 th business day thereafter if account remains in overdraft status.)	\$25	We will not authorize and pay overdrafts for ATM and everyday debit card transactions unless we receive your affirmative consent (opt-in). Please see "Understanding and Avoiding Overdraft Fees" located in the Terms and Conditions of your account disclosure packet.

Please refer to the Truth in Savings Disclosure and your accounts Terms and Conditions for account features and service charges.