

Fee Schedule

Up front about the bottom line.

We believe top-notch service is priceless. But certain services simply cost what they cost. Here's what we charge for common transactions.

SERVICE FEES FOR DEPOSIT ACCOUNTS

Stop Payment Fee	\$32
Returned Item(s) Overdraft Fee ¹	
• Consumer	No charge
• Business	\$30
Paid Item(s) Overdraft Fee ¹	
• Consumer	\$10
• Business	\$30
Analyzed Account Overdraft Fee	Prime +4% on negative available balance
Closed Account Fee	\$10 on checking and savings accounts opened less than 90 days
Dormant Account Fee ²	\$10/month
Returned Deposited Item Fee	\$4
Rerun Returned Deposited Item Fee	\$1
Duplicate Statement Fee	\$5
Paper Statement Fee	\$2/month or free with certain accounts

¹ Overdrafts may be caused by: checks (including re-presented checks), ACH (including ACH transactions that a merchant initiates after a first ACH is returned), in person withdrawals, ATM withdrawals, other electronic means and returned deposited items.

² Dormant Fee for Checking Accounts will be charged after 12 months of inactivity; for Savings Accounts, after 24 months of inactivity.

OVERDRAFT PROTECTION

Account Overdraft Transfer Fee	
• Consumer	No charge
• Business	No charge
Line of Credit (LOC) Overdraft Transfer Fee	
• Consumer	\$5
• Business	\$10
Credit Card Transfer Fee	
• Consumer	\$5
• Business	\$10

If you have signed up for one of these options, advances occur automatically to ensure transactions will clear if your balance falls below zero. Overdraft Protection is not available for Simple Banking.

ATM/DEBIT CARDS

ATM/Debit Card Replacement Fee	\$5
Non First Interstate Bank ATM Withdrawal Fee	\$2.50
Bobcat/Griz Debit Card Annual Fee	\$7.50/year

All debit cards with no activity for 12 months or longer will be canceled.

We will assess a fee of 0.9% of the transaction amount of any debit card transaction made in a country other than the United States. If the transaction also involves a currency conversion, we will assess an additional fee of 0.2%. Fees apply to the transaction after it has been converted into U.S. dollars.

PERSONAL DIGITAL BANKING FEES

Personal Online Banking or Telephone Banking:	Free
• Stop Payment Fee	\$17
Mobile Check Deposit	Free
Personal Bill Payment:	40¢/payment in excess of 20
• Stop Payment Fee	\$32
Online Statements	Free
Zelle®:	
• Send money to others	Free
• Request money from others	Free
• Stop Payment Fee	\$32
External Transfers:	
• Transfer into First Interstate	Free
• Transfer out of First Interstate	Free

If you do not access your Personal Online Banking or Personal Bill Pay account for six months, it will be closed.



MISCELLANEOUS ITEMS

Money Service Business (MSB) Service Charge Fee	\$250/month
ATM Settlement Account Fee	\$100/month
Counter Check	First 4 free; \$1/page thereafter
Cashier's Check	\$5
Gift Card	\$3.95 clients; \$6.95 non-clients
Travel Card	\$6.95 clients; \$9.95 non-clients
Night Depository Lock Bags	\$25/bag
Coin Counting/Rolling (Rollings \$2.50 Minimum)	1%
Rolled Coin Purchase	10¢/roll
Check Cashing (non-clients)	\$10 for checks over \$100
External Recurring Transfer Fee	\$5 setup; \$0.25/transfer
Deposit Bond Insurance (per 1,000 insured exceeding FDIC limit)	\$3.25/yr

RESEARCH

Checkbook Reconciliation Fee	\$25/hour (\$25 minimum)
Research: Imaged Check Fee	\$1/check
Research: Imaged Statement Fee	\$5/statement
Research Time Fee	\$25/hour

IRA FEES

IRA Transfer/Direct Rollover Fee	\$25
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GARNISHMENT/SUBPOENA FEES

Garnishment or Levy Processing Fee	\$100
Subpoena Fees:	
• Statement	\$5/statement
• Miscellaneous items	\$1/page
• Labor/research	\$25/hour
• Shipping and handling	Actual cost

FOREIGN ITEMS

Currency Purchase or Exchange	\$12
Foreign Drafts	\$12
Foreign Item Return Fee	\$18 + correspondent bank fee

WIRE TRANSFERS AND COLLECTIONS

Incoming Wire Transfer Fee	\$10
Outgoing Wire Transfer Fee (First Interstate clients only):	
• Domestic	\$25
• International	\$45 + correspondent bank fee may apply
Collections:	
• Incoming and Outgoing	\$25
• Oil & Gas, envelope draft	\$35

SAFE DEPOSIT BOXES

Safe Deposit Box Drilling Fee	\$150
Safe Deposit Box Replacement Key Fee	\$20
Safe Deposit Box Late Fee	\$10

Check with your local First Interstate branch for size availability and rental rates.

Effective January 18, 2023.

If state taxes apply to an account or service, taxes are in addition to the fee amount listed. Services listed may not be available at all First Interstate offices, and fees may vary between First Interstate offices. Other fees may apply to various services listed. Fees are subject to change.



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Member FDIC. Equal Housing Lender. 

Gift & Travel Card Fee Schedule

Gift Card Fees	Large Orders	FIB Client	Non-FIB Client	Employee
Purchase Card	\$2.95	\$3.95*	\$6.95	\$1.50
Inactivity Fee (if card is inactive for 12 consecutive months)	BIN 529275 \$2.95	BIN 529275 \$2.95	BIN 529275 \$2.95	BIN 529275 \$2.95
	BIN 55368 \$4.95	BIN 55368 \$4.95	BIN 55368 \$4.95	BIN 55368 \$4.95
Lost/Stolen Replacement	BIN 529275 \$5.00	BIN 529275 \$5.00	BIN 529275 \$5.00	BIN 529275 \$5.00
	BIN 55368 \$8.00	BIN 55368 \$8.00	BIN 55368 \$8.00	BIN 55368 \$8.00

Travel Card Fees	FIB Client	Non-FIB Client	Employee
Purchase Card	\$6.95*	\$9.95	\$4.50
Monthly Fee (waived first 3 months) **	\$4.95	\$4.95	\$4.95
ATM Transaction - Out of Network	\$1.99	\$1.99	\$1.99
ATM Transaction - MoneyPass ATMs	\$0.00	\$0.00	\$0.00
Over-the-Counter Cash Withdrawal (Cash Advance)	\$1.99	\$1.99	\$1.99
Lost/Stolen Replacement	\$9.95	\$9.95	\$9.95
Reloads \$100 - \$3,000 (Unlimited)	\$2.95	\$2.95	\$2.95
Companion Card	\$2.95	\$2.95	\$2.95
International	3.0%	3.0%	3.0%
Inactivity Fee (card is inactive for 12 consecutive months)	\$0.00	\$0.00	\$0.00
* Gift and Travel card fees are waived for Premier Checking clients. ** No charge will be assessed in any month with a Reload.			

Loan Fee Schedule

CONSUMER LOAN SERVICING

Substitution of Collateral	\$50
Change in Terms	\$50
Payment extension	\$50
Name change on title	\$75
Subordination fees	\$250
Over Limit charge	\$29
Check by Phone	\$5
Credit line check printing	\$11
Copy of Loan Documents	No charge
UCC Termination Fee	Cost (varies by state)
Reconveyance Fee	Cost (varies by state)
Written Payoff Quote	\$30
Reamortization	\$250 each
Assumption	Cost
Duplicate Monthly Statement	\$5 per statement
Duplicate Year-end Statement	\$10 per statement
Late charge	5% of the unpaid payment or \$15 whichever is greater

COMMERCIAL LOANS

Returned payments	No charge
Subordination	\$350
Copy of loan docs	No charge
Check by Phone	\$5
Release of Security documents	Cost (varies by county)
UCC Termination	Cost (varies by county)
Amortization schedule	No charge
Mortgage Verification	No Charge
Written payoff quote	\$30
Reamortization	\$250
Payment deferral	\$75/occurrence
Partial collateral release	\$350/release
Assumption	Cost
Duplicate monthly statement	No charge
Duplicate year-end statement	No charge

HOME LOAN SERVICING

Return payments	\$20 - \$40 per state requirements
New Amortization schedule	No charge
Replacement coupon book	No charge
Mortgage Verification	No charge
Payment history	No charge
Fax fee per page	No charge
Duplicate YE statement	No charge
Duplicate Escrow Analysis Statement	No charge
Loan Doc copy - per page	No charge
Paper Draft	No charge
Principal Reduction Recast fee	\$250
Partial release fee	\$200 plus actual valuation costs
Property Inspection Fee	\$125
Written Payoff quote	\$30
Duplicate monthly statement	No charge

Effective Date: May 10, 2021

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Fees are subject to change.





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Retirement Plan Services – Advisory & Fiduciary Services Fee Schedule

A retirement plan with First Interstate Wealth Management is an integral piece of your employee benefit package. A qualified retirement plan provides you opportunity to reduce taxation while offering a valuable retirement savings vehicle for your employees. A dedicated service team will collaborate to deliver the services necessary to accomplish your plan’s specific goals.

Advisory Services Available

- ◆ Team of dedicated retirement and financial specialists to ensure plan and participant success
- ◆ Proactive relationship management with measured service standards
- ◆ Plan design consulting to ensure understanding of plan design, regulatory changes and updates
- ◆ Fiduciary consulting with framework for compliance and governance
- ◆ Smooth transition and implementation process with clear communication and detailed timeline
- ◆ Efficient plan operations via state-of-the art technology provided by strategic recordkeeping partner
- ◆ Enhanced plan services to reduce plan administration time
- ◆ Benchmarking and evaluation services including fee benchmarking
- ◆ Annual plan and investment review to assist in monitoring and evaluating plan

Fiduciary Services

- ◆ Named 3(21) or 3(38) Fiduciary, as selected
- ◆ Dedicated, disciplined investment monitoring process
- ◆ Assistance with (selection of*) initial fund menu including a broad range of institutional investments
- ◆ Assistance with (drafting of*) investment policy statement
- ◆ Quarterly investment monitoring reports
- ◆ Assistance with (facilitation of*) fund replacements
- ◆ Optional trustee services

*Applies to 3(38) services only

Employee Education Services

- ◆ Education focused on retirement readiness and financial wellness
- ◆ Action-oriented proprietary employee workshops designed to produce results
- ◆ Group meetings and individual consultation

- ◆ Innovative participant technology experience focused on income in retirement
- ◆ Communication materials designed to encourage plan participants and employees in their journey to retirement

Annual Fees

Advisory Services*

(Based on periodic market value of assets including special investments but excluding participant loans.)

Market Value	
<\$500,000	.75%
\$500,000 - \$1,000,000	.55%-.60%-.65%
\$1–\$2 Million	.45%-.50%-.55%
\$2–\$5 Million	.35%-.40%-.45%
\$5–\$7 Million	.25%-.30%-.35%
\$7–\$10 Million	.20%-.25%-.30%
\$10–\$15 Million	.15%-.20%-.25%
>\$15,000,000	Custom Priced

*Annual fee for advisory services may vary, based on location serviced, frequency of client and/or employee meetings, and other service deliverables. Minimum annual fee of \$3,500 applies. Fees are paid quarterly unless otherwise specified. All revenue sharing (12b-1, Sub-TA) will be credited back to participant accounts.

Fiduciary Services

(Based on periodic market value of assets excluding special investments and participant loans)

3(38) Fiduciary Services	0.05%
3(21) Fiduciary Services	Included

Trustee Services

First Interstate Trustee Services	\$750
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Fees are subject to change following advance notice to our clients.

Additional Information

General

Fees shown below are in addition to the minimum annual fee in this Schedule, unless otherwise noted.

First Interstate retains the right to charge separately for extraordinary services not specifically described in this fee schedule. These extraordinary services will be charged at a rate of \$200/hour.

A closing fee may apply should the retirement plan transfer to another provider, or when the retirement plan ceases to operate, based upon time and expense, with a minimum of \$500.

Fees shown represent services provided by First Interstate and do not include the services of third-party providers employed by First Interstate on behalf of the client. Such third-party fees may include, but are not limited to, fees paid to attorneys, tax preparers, litigation service providers and outside asset managers.

Other Services

Any fees for services that are not covered in this fee schedule will be disclosed in a separate schedule.

Disclosures

“Annual Rate” as referenced on the first page of this fee schedule is an account level fee that applies to certain assets which include, but are not limited to, individual securities, mutual funds, specialty assets and bank deposits (including First Interstate deposits). In addition, there may be separate fund level fees charged by third parties. Mutual funds are purchased at net asset value (NAV) with no loads or commissions.

First Interstate may provide services to certain mutual fund companies and may receive compensation for these services as set forth in the applicable prospectus or other disclosure documents for the fund. Where 3(38) fiduciary services are engaged, all indirect compensation will be credited back to participants.

First Interstate may receive outside research, materials and data paid for by “soft dollar” credits from an executing broker/dealer on securities transactions as permitted in Section 28(e) of the Securities and Exchange Act of 1934. Not all research generated may be useful to each account for which a particular transaction was made. In exchange for those research services, an account may pay somewhat higher commissions for the securities transaction than commissions obtainable on a non-soft dollar basis.

First Interstate Bank's Fee Schedule

The following outgoing FIB fees should be input in the Fee's field in WireXchange.

Outgoing Domestic Wire: \$25

Outgoing Foreign Wire: \$45

Wells Fargo's USD Foreign Wire Fee Schedule

The following fees need to be added to the amount entered in the Amount field in WireXchange when you are sending a USD Foreign wire.

US Dollar \$0-\$499.99: No Fee

US Dollar \$500-\$4,999.99: \$20

US Dollar \$5,000-\$19,999.99: \$25

US Dollar \$20,000 and Up: \$30

If the wire is sent in foreign currency, these fees do not apply.

If the wire is sent through an intermediary/ correspondent bank other than Wells Fargo, these fees do not apply.

NOTE: Wires from an LAS or COD will debit the Wires in Process GL 1112379000. The branch personnel responsible will need to fund the GL the day the wire is to be sent. Use the total of the wire amount and fee as the entry amount.

NOTE: To continuously waive the incoming wire fees (Incoming Wire Fee - \$10) to a client's account, the **Incoming Wires Waiver Form** must be submitted. It is located on INET under Departments/Operations/Operations Departments/ Wire Transfers.

FURTHER ASSISTANCE:

For questions or further assistance with **Wire Transfers – Wire Fees Schedule**, contact the Wire Transfer Department at **(406) 237-2867**.