

# FEE SCHEDULE

*Effective  
March 1, 2023*



FIRST INDEPENDENT  
BANK

*Est. 1903*

[www.fibmn.com](http://www.fibmn.com)  
Member FDIC

The following fee may be assessed against your account.

Hotcard/Debit Card.....	\$10.00
Replacement Debit Card.....	\$10.00
Check Printing.....	Fee depends on style of check ordered
Cashier's Check.....	\$1.00 per \$100 (\$10.00 max)
Personal Money Order .....	\$1.00 per \$100
Foreign Currency.....	\$25.00
Overdraft Charge .....	\$25.00
(each paid item created by check, in-person withdrawal, ATM withdrawal, or other electronic means)	
(a single item may incur multiple fees if presented multiple times)	
Overdraft Charge - Continuous Overdraft Charge.....	\$25.00
(after 7 business days)	
Return Check Charge .....	\$25.00
(per item created by check or ACH)	
(a single item may incur multiple fees if presented multiple times)	
Account Activity Printout (after first 2) .....	\$1.00
Statement Reprint w/Images.....	\$5.00 per statement
Statement Reprint w/out Images .....	\$2.00 per statement
Notary Fees .....	\$1.00
Account Research.....	\$25.00 per hour
Stop Payment (all items) .....	\$25.00
Domestic Wire Transfer (incoming and outgoing).....	\$20.00
Foreign Wire Transfer (incoming or outgoing) .....	\$40.00
IRA Annual Fee .....	\$9.50
IRA Closing Fee.....	\$35.00
Dormant Checking Account.....	\$3.00/month
<i>for balances less than \$100</i>	
Dormant Savings Account .....	\$5.00/quarter
<i>for balances less than \$100</i>	

***AN ACCOUNT IS DORMANT IF FOR ONE YEAR:***

*There have been no deposits or withdrawals to the account.*

*There has been no communication about the account.*

Gift Card Activation Fee.....	\$2.50
Photocopies .....	15¢ per page
Fax (per sheet) .....	\$2.00
Indemnity Bond (lost instruments) .....	\$25.00
Collection Items.....	\$10.00
Levies/Executions/Garnishments.....	\$40.00
Safe Deposit Box Rent (annual charge).....	<i>Varies - depending on size</i>
Drilling/Lost Key Charge .....	\$50.00