



**UNDERSTANDING
YOUR
DEPOSIT
ACCOUNT**

**FUNDS AVAILABILITY POLICY
USA PATRIOT ACT
FEE SCHEDULE**

As of 6-1-2017

Service	Fee
Account History Printout/Fax	\$2.00
Account Sweep/Automatic Transfer	\$2.00
Canadian Item Charge	\$20.00
Check Order*	See Below
Continuous Overdraft (On the 5th day)	\$5.00/Day
Counter Checks (Over 10)	\$2.00
Debit Card Replacement**	\$10.00
Dormant Account	\$15.00
Early Closure (First 90 Days)	\$15.00
Garnishment/Levy	\$100.00
Inactive Account	\$10.00
Incoming/Outgoing Collection	\$25.00
Incoming Wire Transfer	\$10.00
Late Safe Deposit Box Lease	\$5.00
Money Order***	\$4.00
Official Check	\$5.00
Outgoing Domestic Wire Transfer	\$20.00
Outgoing International Wire Transfer	\$50.00
Overdraft Item(s) Paid or Returned****	\$30.00
Paper Statement/Statement Cycle	\$5.00
Research (1-Hour Minimum)	\$30.00
Returned Deposited Item Charge	\$5.00
Returned Mail or Hold Mail	\$5.00
Rush Debit Card	\$55.00
Statement Copy	\$5.00
Stop Pay	\$30.00
Unassociated ATM	\$2.00

*1 complimentary box, annually, for 50+ Accounts **1 complimentary card, annually, \$10.00 thereafter for all checking deposit accounts. ***3 complimentary money orders, monthly for 50+ Accounts****Fee applies to overdrafts created by check, in person withdrawal, or recurring electronic means

Schedule of Fees Continued

Personal & Business Savings: \$2.00/statement cycle if balance falls below \$100.00 minimum/statement cycle; \$3.00 for each withdrawal over 6/statement cycle

Simple Business Checking: \$.20/item over 500/statement cycle

Business with Interest Checking: \$10.00/statement cycle if balance falls below \$1,000 minimum/statement cycle; \$.20/item over 500/statement cycle

Business Select Checking: \$10.00/statement cycle, with earnings credit towards service charge, based upon 91 Day Treasury Bill, on average collected balance, less 3% reserve; \$.08/item/statement cycle

Green Checking: \$1.00/check after 3/statement cycle

Interest Checking: \$10.00/statement cycle if balance falls below \$1,000.00 minimum/statement cycle

Money Market: \$10.00/statement cycle if balance falls below \$1,000.00 minimum/statement cycle; \$10.00 for each withdrawal over 6/statement cycle

Health Savings (HSA): \$3.00 for each withdrawal over 6/statement cycle

Certificate of Deposit (CD): Early withdrawal penalty may apply

Individual Retirement Account (IRA): Early withdrawal penalty may apply

Surcharge Free ATM Network



For a complete list, visit bankofbozeman.com and click on the Money Pass icon or go to moneypass.com



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YOUR ABILITY TO WITHDRAWAL FUNDS

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, the funds may be delayed depending on the item being deposited.

Electronic Direct Deposits: Funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and they will be used to pay checks that you have written.

Determining The Availability Of Deposits: Every day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before 5:30 pm on a business day that we are open, we will consider that day to be the day if your deposit, however, if you make a deposit after 5:30 pm, or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Delay Of Funds May Apply: In some cases, we will not make all of the funds that you deposited by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of the deposit. The first \$200 of your deposits, however, may be available on the first business day after the deposit.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

We may make funds from a deposit of a check that is drawn on another bank available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply: If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. We will mail you the notice the day we receive your deposit if your deposit was not made directly to one of our employees or if we decide to take this action after you have left the premises.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstance:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency such as a failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and tell you when the funds will be available. The funds will generally be available no later than the seventh business day after the day of your deposit.

New Accounts: During the first 30 days your account is open, you are considered a new customer. The following special rules apply;

- Electronic direct deposits will be available on the day we receive the deposit.
- Funds from the deposits of cash, wire transfers and the first \$5,000 of a day's total deposits of cashier's, certified, travelers cheques and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions.
- Checks must be payable to an account signer.
- Excess over \$5,000 will be available on the ninth business day after the day of your deposit.

If your deposit of these checks (other than US Treasury checks) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

If you have any questions or need to know when a particular deposit amount will be available, please ask a bank representative.

USA PATRIOT ACT NOTICE IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you:

When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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