



A BANK FOR ALL OF US.

UNDERSTANDING YOUR DEPOSIT ACCOUNT

FUNDS AVAILABILITY POLICY USA PATRIOT ACT FEE SCHEDULE

As of 2-1-2018

Table with 2 columns: Service and Fee. Lists various banking services and their associated fees, such as Account History Printout/Fax (\$2.00), Check Order\* (See Below), and 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

Simple Business Checking: \$10/statement cycle if average balance falls below \$1,000/ statement cycle; \$.20/item over 100/statement cycle
Business with Interest Checking: \$10/statement cycle if average balance falls below \$10,000/statement cycle; \$.20/item over 500/statement cycle
Business Money Market: \$10/statement cycle if balance falls below \$5,000/statement cycle; \$10 for each withdrawal over 6/statement cycle
Business Savings: \$2/statement cycle if balance falls below \$100 minimum/statement cycle; \$3 for each withdrawal over 6/statement cycle
Green Checking: \$1/check after 3/statement cycle
Interest Checking: \$10/statement cycle if balance falls below \$1,000 minimum/statement cycle
Personal Savings: \$2/statement cycle if balance falls below \$100 minimum/statement cycle; \$3 for each withdrawal over 6/statement cycle
Personal Money Market: \$10/statement cycle if balance falls below \$1,000 minimum/statement cycle; \$10 for each withdrawal over 6/statement cycle
Health Savings Account (HSA): \$3 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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