

FEE SCHEDULE

Common Features and Services Fees/Charges

First National Bank of Osakis

211 Central Avenue

PO Box 580

Osakis, MN 56360



Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subjected to penalty. See your Notice of Penalty for early withdrawal. The bank retains discretion not to honor checks or authorize transactions. Service Charges may cause overdrafts and your account may be charged fees as stated below.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Abandoned Property Fee	\$50.00
Account Balancing and Research Per Hour	\$25.00
ACH Transfers (One time non-recurring)	\$20.00
Affidavit of Forgery	\$20.00
Bill Pay Monthly Non-Usage Fee (less than one transaction every 30 days)	\$5.00
Cashiers Checks	\$4.00
Closed Account Fee (if account open less than 6 months)	\$35.00
Coin Counting (non-customer) 10% of total value	
Collection Item	\$15.00
Copy of Cancelled Checks Per Check	\$1.00
Counter Checks (4)	\$1.00
Dormant Account Transferred to State	\$25.00
Dormant Accounts - An Account is Dormant if for 365 days you have made no deposits or withdrawals to the account. A \$2 fee per statement fee will be charged (excluding HSA accounts and Kid's Club Accounts).	
Garnishment/Levy (Excluding IRS)	\$50.00
HSA Maintenance Fee/Statement	\$2.00
Indemnity Bond	\$20.00
IRA Annual Fee	\$10.00
IRA Transfer Fee/Termination	\$50.00
Item Returned for Non-Sufficient Funds per item \$30.00. You may be charged each time an item is resubmitted or represented.	
Money Orders	\$3.00
Notary (non-customer)	\$1.00
Overdraft - Continuous after 7 Business Days Overdrawn Per Business Day	\$5.00
Overdraft per Item \$30.00- for overdrafts created by check, draft or other electronic means (\$180 maximum daily limit)	
Photocopies Per Page	\$0.25
Ready Reserve Annual Fee	\$15.00
Replacement Debit or ATM Card	\$15.00
Returned Deposit Item/Chargeback	\$5.00
Safe Deposit Box 2 X 5 Annual Fee	\$20.00
Safe Deposit Box 3 X 10 Annual Fee	\$50.00
Safe Deposit Box 3 X 5 Annual Fee	\$25.00
Safe Deposit Box 5 X 10 Annual Fee	\$60.00
Safe Deposit Box 5 X 5 Annual Fee	\$40.00
Safe Deposit Box Key Replacement	\$25.00
Safe Deposit Drilling - Actual Cost	
Statement Images/Reprint/Account Activity Printout	\$3.00
Stop Payment	\$25.00
VISA Prepaid Gift Card	\$3.95
VISA Prepaid Travel Card	\$8.00
Wire Transfer - All Incoming	\$10.00
Wire Transfer - Domestic Outgoing	\$20.00
Wire Transfer - Outgoing Foreign International	\$45.00
Wire Transfer - Outgoing International	\$40.00