

**MISCELLANEOUS FEES**

Cashier's Check.....	\$5.00
Money Order.....	\$4.00
Printed Counter Checks (per page).....	\$1.00
Cash Advance.....	\$2.00
Foreign Checks Deposited (per item).....	\$50.00
Stop Payment (per stop).....	\$25.00
Non Sufficient Funds (per item).....	\$28.00
<i>(Including representation of returned items)</i>	
Deposit Correction (per item).....	\$1.00
Charge Back Deposit Item (per item).....	\$4.00
Charge Back Deposit Item <u>Foreign</u> (per item).....	\$50.00
Inactive/Dormant Fee (per month).....	\$5.00
Research Fee (per hour - 1 hour minimum).....	\$20.00
Statement Research via Phone (per 30 Min).....	\$10.00
Returned Statement.....	\$5.00
Early Account Closure (90 days).....	\$10.00
<b>Wire Transfers</b>	
Incoming.....	\$10.00
Outgoing Domestic.....	\$25.00
Outgoing International.....	\$65.00
<i>(Plus Correspondent Fee)</i>	
<b>Visa Debit Card</b>	
Replacement card.....	\$10.00
<i>Cash withdrawal at ATM not owned by us...\$1.00</i>	
<b>Notary Fee</b>	
Non Customers.....	\$10.00
Customers.....	Free
Coin Handling (Non-Customer).....	2%

**BUSINESS LOAN OPTIONS**

- ★ **COMMERCIAL REAL ESTATE**
- ★ **SBA LOANS**
- ★ **LINES OF CREDIT**
- ★ **CONSTRUCTION LOANS**

Freedom Bank is a full-service commercial lending bank. We are qualified experts at working with small businesses with a solid understanding of the local economy.

Our loan products are designed to provide convenience, flexibility, and affordability for our customers. Freedom Bank is committed to helping meet the needs of business owners.

**MORE PRODUCTS AND SERVICES**

Overdraft Protection for Checking (Line of Credit)  
Annual Fee \$50.00

Safe Deposit Box  
3" X 10" \$25.00 per year  
5" X 10" \$40.00 per year  
10" X 10" \$60.00 per year  
One time Late fee \$5.00

Individual Retirement Accounts  
*Traditional and Roth IRAs (Savings)*

Personal Loans & Credit Lines  
Commercial Loans & Credit Lines

*Please call Freedom Bank at (406) 892-1776 and speak with a Personal Banker for details on Products and Services available.*

***BUSINESS PRODUCTS AND SERVICES***



**(406) 892-1776**

530 9TH STREET WEST  
COLUMBIA FALLS, MT 59912

**www.FreedomBankMT.com**



**Deposits insured by FDIC**

**BUSINESS CHECKING ACCOUNTS**

**BUSINESS CHECKING**

- ★ No minimum balance.
- ★ \$5.00 monthly maintenance fee.
- ★ \$0.15 per check and deposit ticket. \$0.08 per deposited item.
- ★ Earnings credit on daily collected balance to offset maintenance charges.
- ★ Visa Debit Card available.
- ★ Minimum Opening Deposit is \$50.00.

**FREE SMALL BUSINESS CHECKING**

- ★ Designed for small businesses.
- ★ No monthly maintenance fee if \$500.00 minimum balance maintained. \$5.00 monthly maintenance charge if balance falls below \$500.00.
- ★ Includes 100 checks and deposit items combined; \$0.25 per check or deposit item thereafter.
- ★ Non-Interest bearing.
- ★ Visa Debit Card available.
- ★ Minimum Opening Deposit is \$500.00.

**ECONOMY BUSINESS CHECKING**

- ★ No minimum balance.
- ★ \$5.00 monthly maintenance fee.
- ★ Includes 30 checks & 50 deposit items. \$0.20 per check or deposit item thereafter.
- ★ Non-Interest bearing.
- ★ Visa Debit Card available.
- ★ Minimum Opening Deposit is \$50.00.

**BUSINESS INTEREST CHECKING**

- ★ Designed for sole proprietorships & non-profit organizations.
- ★ Highly competitive interest paid on tiered balances.\*
- ★ No monthly maintenance fee if \$1,000.00 minimum balance maintained. \$5.00 monthly maintenance charge if balance falls below \$1,000.00.
- ★ \$0.15 per check and deposit ticket. \$0.08 per deposited item.
- ★ Visa Debit Card available.
- ★ Minimum Opening Deposit is \$1,000.00.

**BUSINESS SAVINGS ACCOUNTS**

**BUSINESS SAVINGS**

- ★ Competitive interest rate.\*
- ★ No maintenance fee when \$50.00 minimum balance is maintained. \$3.00 quarterly fee if balance falls below \$50.00.
- ★ There is a \$1.00 fee per withdrawal over your 15 withdrawals per quarter.
- ★ Minimum Opening Deposit is \$50.00.

**BUSINESS MONEY MARKET**

- ★ Highly competitive interest paid on tiered balances.\*
- ★ No monthly maintenance fee when \$1,000.00 minimum balance is maintained. \$10.00 monthly fee if balance falls below \$1,000.00.
- ★ There is a \$10.00 monthly fee if withdrawals exceed 6 per month.
- ★ Minimum Opening Deposit is \$1,000.00

**CERTIFICATE OF DEPOSIT (CD)**

- ★ 6 month term
- ★ 12 month term
- ★ 18 month term
- ★ 24 month term
- ★ Minimum Deposit amount \$500.00.
- ★ A forfeiture fee will be charged for early withdrawal.

**VISA DEBIT CARD**

- ★ Access your account at ATMs or anywhere VISA is accepted.
- ★ 5 ATM fees or a maximum of \$7.50 refunded per month at any ATM.
- ★ Application for card is subject to approval.  
(Not available with stand-alone Savings Accounts.)

\* Please ask a Personal Banker for current interest rates.

**BUSINESS ONLINE**

*(FREE)*

- ★ Check your account balances anytime, day or night.
- ★ Transfer funds between your accounts with Freedom Bank.
- ★ View all Debit Card transactions online. Confirm deposits and checks cleared.
- ★ Download statement information to money management software.

**ACH ORIGATION SERVICES**

ACH Origination Services enables business customers to send payments to employees or vendors (ACH Credits) or collect payments from customers or tenants (ACH Debits).

- ★ MONTHLY ACCESS FEE
  - ★ STANDARD (Credit Entries Only).....\$10.00  
*(\$10.00 or total amount of ACH activity, whichever is greater.)*
  - ★ PREMIER (Debit and Credit Entries)...\$25.00
- ★ ACH ORIGATION ACTIVITY FEES
  - ★ PER ACH FILE..... \$3.00
  - ★ PER ACH ITEM.....\$0.20
- ★ ONE TIME SET-UP FEE .....\$50.00
- ★ ONE TIME TOKEN FEE (per token).....\$25.00

**MERCHANT DEPOSIT SERVICES**

Merchant Deposit enables business customers to deposit checks into their accounts from their place of business by scanning the original checks and delivering the digital images and associated deposit information to Freedom Bank.

Contact us at 406-892-1776 for more details.

APPLICATION FOR BUSINESS ONLINE PRODUCTS ARE SUBJECT TO APPROVAL

**(406) 892-1776**

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