

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
Wire Transfers	
Incoming.....	\$10.00
Outgoing Domestic.....	\$25.00
Outgoing International.....	\$65.00
<i>(Plus Correspondent Fee)</i>	
Visa Debit Card	
Replacement card.....	\$10.00
<i>Cash withdrawal at ATM not owned by us \$1.00</i>	
Notary Fee	
Non Customers.....	\$10.00
Customers.....	Free
Coin Handling (Non-Customer).....	2%

PERSONAL LOAN OPTIONS

- ★ NEW CONSTRUCTION
- ★ REFINANCE & NEW HOME LOANS
- ★ VACATION HOMES
- ★ HOME EQUITY LINE OF CREDIT
- ★ PERSONAL LINE OF CREDIT
- ★ OVERDRAFT PROTECTION
- ★ AUTOMOBILE

Freedom Bank has a line of credit or loan available to meet your financial needs. Lines of credit and home equity loans are ideal ways to finance your home improvement, consolidate debt, or manage the cost of college education.

Call or stop by Freedom Bank to begin a relationship that is focused on you.

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.

**PERSONAL
PRODUCTS
AND
SERVICES**



(406) 892-1776

530 9TH STREET WEST
COLUMBIA FALLS, MT 59912

www.FreedomBankMT.com



Deposits insured by FDIC

PERSONAL CHECKING ACCOUNTS

FREE CHECKING

- ★ No minimum balance.
- ★ No monthly maintenance fee.
- ★ Unlimited check writing.
- ★ Visa Debit Card available.
- ★ Minimum opening deposit is \$50.00.

FREEDOM INTEREST CHECKING

- ★ Highly competitive interest paid on tiered balances.*
- ★ Unlimited check writing.
- ★ No monthly maintenance fee when \$500.00 minimum balance is maintained. \$8.00 monthly maintenance charge if balance falls below \$500.00.
- ★ Visa Debit Card available.
- ★ Minimum opening deposit is \$500.00.

EAGLE 50 CHECKING

- ★ Designed for customers 50+ years in age.
- ★ Highly competitive interest paid on tiered balances.*
- ★ No minimum balance.
- ★ Unlimited check writing.
- ★ Discounted check orders.
- ★ Visa Debit Card available.
- ★ Minimum opening deposit is \$50.00.

HSA FREEDOM INTEREST CHECKING

To be eligible, you must be insured under a qualifying High Deductible Health Plan.

- ★ Highly competitive interest paid on tiered balances.*
- ★ Unlimited check writing.
- ★ No monthly maintenance fee when \$500.00 minimum balance is maintained. \$8.00 monthly maintenance charge if balance falls below \$500.00.
- ★ Visa Debit Card available.
- ★ Minimum Opening Deposit is \$500.00.

PERSONAL SAVINGS ACCOUNTS

FREEDOM SAVINGS

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

PERSONAL 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.

PATRIOT SAVINGS (UNDER 18)

- ★ Designed for customers under 18 years of age accompanied by an adult over age 18.
- ★ No minimum balance.
- ★ \$1.00 fee per withdrawal over 15 withdrawals per quarter.
- ★ Minimum opening deposit is \$10.00.

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.

TRADITIONAL AND ROTH IRA SAVINGS

- ★ Highly competitive interest paid on tiered balances beginning at \$500.00.*
- ★ 12 month or 18 month terms available
- ★ Minimum opening deposit is \$500.00.

* Please ask a Personal Banker for current interest rates.

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.)

FREEDOM ONLINE BANKING

(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.
- ★ View statements and notices online.
- ★ Set up Bill Pay services.

FREEDOM BANK MT MOBILE APP

(FREE)

- Our Mobile App puts the highest priority on security and usability. It's ready to fit seamlessly into your life and into your hands.
- ★ Manage funds, check your account balances, and pay your bills with the app.
 - ★ Deposit checks from wherever you are by snapping a picture of the check.
 - ★ The app is intuitive and clear, no matter your level of comfort with technology.
 - ★ Manage your debit cards by setting transaction notifications, daily spend limits, and more.

ALL DIGITAL BANKING PRODUCTS ARE
SUBJECT TO ONLINE BANKING TERMS
AND CONDITIONS

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