

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
(Including representment of returned items)	
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
(Plus Correspondent Fee)	
Visa Debit Card	
Replacement card.....	\$10.00
Cash withdrawal at ATM not owned by us.....	\$1.00
Notary Fee	
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.
- ★ \$1.00 charge per debit over 15 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.
- ★ \$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

Using ACH services can make managing your business's money simpler, faster, and more reliable. Instead of writing checks or waiting for payments to clear, ACH allows you to send and receive funds electronically on your schedule. This means payroll can be delivered on time, vendor payments can be scheduled in advance, and customer payments can be collected automatically. Plus, everything happens securely through the banking system, giving you confidence that your transactions are protected. Additional fees are associated with this service, please contact us for more details.

MERCHANT DEPOSIT SERVICES

Merchant Deposit enables a business to deposit checks directly from the office using a secure check scanner. It saves time by reducing trips to the bank, giving you quicker access to your funds. Depositing checks electronically can also improve recordkeeping, reduce the chance of lost deposits, and make it easier to manage your cash flow. For many businesses, it is a simple way to handle check payments more efficiently while keeping daily operations running smoothly. Additional fees are associated with this service, please contact us for more details.

APPLICATION FOR BUSINESS ONLINE
PRODUCTS ARE SUBJECT TO APPROVAL