

LISTING OF SERVICES, PRODUCTS AND FEES

DEPOSIT

CHECKING ACCOUNTS

Our bank has a number of checking account options available that provide flexibility and allow you to choose a plan that fits your individual needs.

- Regular Checking
 - \$50 minimum initial deposit
 - \$300 minimum balance requirement
 - Service charge of \$5/month and \$0.10/item applies if balance falls below minimum
 - Imaged checks returned with statement
- Free Checking
 - \$50 minimum initial deposit
 - No minimum balance requirement
 - No monthly service fees
 - Non-return of imaged or canceled checks
- Freedom Plus Checking
 - Participant must be at least 60 years of age
 - \$50 minimum initial deposit
 - No minimum balance requirement
 - Non-return of imaged or canceled checks
 - Interest accrues daily / pays at statement date
- Interest Checking
 - \$1000 minimum initial deposit
 - \$1000 minimum balance requirement
 - Service charge of \$10/cycle applies if balance falls below minimum
 - Imaged checks returned with statement
 - Interest accrues daily / pays at statement date

INTEREST ACCOUNTS

Various interest bearing deposit accounts are available to make your deposits grow.

- Individual Savings
 - \$50 minimum initial deposit
 - \$50 minimum balance requirement
 - \$2 Service charge if balance falls below minimum
 - \$1 Service charge for each withdrawal in excess of six per month
 - Interest accrues daily / pays at statement date
- Holiday Savings
 - \$50 minimum initial deposit
 - \$50 minimum balance requirement
 - Service charge for early withdrawal
 - Interest calculated on the daily balance
 - Interest accrues daily / pays at statement date
 - Holiday checks issued in November
- Money Market
 - \$1,000 minimum balance requirement
 - \$1,000 minimum initial deposit
 - \$10 per cycle Service charge if balance falls below minimum
 - \$1 Service charge for each transfer in excess of six per month
 - Interest accrues daily / pays at statement date

- Certificates of Deposit
 - Minimum deposit requirement
 - Single-Deposit CD - Fixed rate - Various terms
 - Multiple-Deposit CD - Variable rate - 18 month term
 - Interest accrues semi-annually / paid semi-annually
 - CDs of less than six months do not accrue & are posted at maturity
 - Penalty for early withdrawal
- Individual Retirement Account (IRA)
 - Tax advantages for qualified participants
 - Penalty for early withdrawal
- Montana Medical Savings Account (2026)
 - Save to pay for eligible medical expenses
 - \$100 minimum balance requirement
 - Service charge of \$1/cycle applies if balance falls below minimum
 - \$100 minimum initial deposit
 - \$4,400 Individual contribution, \$8,750 family coverage, with an additional \$1,000 over the age of 55, exempted from MT income tax (2026)
 - Interest earned not subject to Montana income tax

OTHER SERVICES, PRODUCTS, AND FEES

- Overdraft or Non-sufficient Funds - \$29.00; \$87.00 maximum/day
- Cashier's Checks - \$5.00
- Money Orders - \$4.00
- Levies or Executions - \$100.00
- Collections - \$35.00
- Wire Transfers: \$25.00 – Domestic; \$100.00 – International, \$10.00 – International Incoming
- Internet Bill Pay Service through FIS – Online Bill Pay is free to all Madison Valley Bank account holders.
- Dormant or Inactive Accounts - \$5.00/month
- Dormant Account Remit Fee - \$50 one time fee at time of escheatment
- Research/Balancing - \$30/hour
- Stop payment - \$30.00/per check
- Non-customer check cashing - \$10.00
- Non-customer cash advance - \$10.00, Customer cash advance - \$5.00
- Coin Counting (Non-Customer- \$10 Maximum)-10%
- Foreign ATM Fee - \$2.00 for use of an ATM not owned or operated by Madison Valley Bank or its branch locations.
- Foreign Checks
 - US Funds or Canadian \$25.00
 - All other Foreign Funds \$55.00
- Foreign Currency Exchange (US to foreign or Foreign to US)
 - Under \$1,000 \$30.00
 - Over \$1,000 \$15.00
- Replacement ATM or Debit card - \$15.00, Debit Card Rush Order - \$100.00
- Travel cards - \$9.95 initial monetary loading; \$4.95 for each additional monetary reload (\$100 minimum, \$3,000 maximum limits for each monetary loading).
- Gift cards - \$6.95 initial monetary loading
- Safe deposit box: 3 x 5 - \$20; 3 x 10 - \$30; 5 x 10 - \$50; 10 x 10 - \$70
- A \$25 closing fee will access if account is closed within 90 days of opening
- Notary Services- \$10.00 for initial notarial act* and \$5 for each additional act (non-customers).
- Counter Checks (free with check order) \$.25/check
- Statements: (all charges are per statement period)
 - Undeliverable Statement \$2.00
 - Duplicates/Account Activity Printout \$1.00
 - Check/Deposit Slip Images \$1.00
- IRA/Health Savings Rollover/Transfer (outgoing) \$25.00

- Fax Fee \$2 First Page
 \$1 Each Additional
- Cashier's Checks - \$5.00
- Money Orders - \$4.00
- Levies or Executions - \$100.00

LENDING

Real Estate Services

We can help with a wide variety of home financing options. Assistance is available for purchasing a new home or refinancing a current residence. The application process is easy and loan approvals are quick. Couple all this with friendly, personal service, competitive rates and the rest is easy.

- Fixed-rate Mortgages
 - Fixed interest rate
 - Predictable payment
 - Easy to budget
 - Flexible qualifying standards
- Rural Development Loans
 - Guaranteed by the USDA Rural Development
 - Generally allows for a smaller down payment than a conventional loan
 - Some restrictions and qualifications apply
- First Time Home Buyer (Montana Board of Housing)
 - Lower than market interest rates
 - Income limitations apply
 - Prior home ownership restrictions may apply
- Construction Loans
 - Short-term financing for construction or home improvement
- Home Equity Lines of Credit
 - Flexible terms and conditions
 - Interest may be tax deductible
 - Revolving line of credit
 - Equiline line of credit

BUSINESS RESOURCES

DEPOSIT AND LENDING

We play a key role in the community by providing local businesses with financial products and services for a wide variety of needs. Commercial customers may bank with confidence knowing that all available resources will be extended to meet their individual requirements.

- Commercial Checking
 - \$50 minimum initial deposit
 - No minimum balance requirement
 - \$3.50 cycle maintenance charge and \$0.10/item charge
 - Imaged checks returned with statement
- Free Commercial Checking
 - \$50 minimum initial deposit
 - No minimum balance requirement
 - No monthly service fees
 - Imaged checks not returned with statement
- Money Market Business Checking
 - \$1000 minimum initial deposit requirement

- \$1000 minimum balance requirement
 - \$10 service fee applies if balance falls below minimum
 - \$1 fee for transfers in excess of six per month
 - Interest accrues daily / pays at statement date
- Non-Profit Checking
 - \$50 minimum initial deposit
 - No minimum balance requirement
 - No monthly service fees
 - Non-return of imaged or cancelled checks
 - Commercial Credit Services
 - Commercial loans
 - Commercial lines of credit
 - Operational loans
 - Real estate financing
 - Small business loans
 - Agricultural loans

HEALTH SAVINGS ACCOUNT

A Health Savings Account (HSA) is a tax-favored account used in conjunction with a qualifying health plan as defined by the IRS. These HSA qualified plans often have lower premiums, offer preventive care benefits and provide coverage for other healthcare services once your deductible has been met. HSA dollars may be used to pay for qualified medical expenses applied to the deductible and for expenses that may not be covered by the health plan.

- \$100 minimum initial deposit
- No minimum balance requirement
- \$2.50 monthly service fee
- Interest accrues daily / pays at statement date

INTERNET BANKING

Safe, fast and convenient, our on-line banking/mobile banking service is designed to fit your lifestyle and make banking fit your schedule. A wide variety of features are available, some of which include:

- The ability to review up-to-date account and loan balances
- The means to transfer funds between accounts
- On-line loan application forms (online banking only)
- Products and services review (online banking only)
- Check ordering (online banking only)