



BlackRidgeBANK

FEE SCHEDULE

Effective 01/01/2019

Abandoned property fee	\$25
Account closing fee - checking and savings (within 6 months of opening)	\$25
ACH origination set-up fee (one-time, recurring & same day ACH files)	\$20
Cashier's check fee	\$5
Charge back fee	\$4
Collection fee (Domestic)	\$35
Copies	\$0.25 per copy
Counter checks	3 for \$5
Courtesy statement fee	\$5 per statement
Debit/ATM card expedited order fee	\$25
Debit/ATM card replacement fee	\$10
Dormant account fee (Checking or Savings)	\$5 per month
Excessive withdrawals on savings account ¹	\$15 per withdrawal, \$60 maximum per month
Fax (Domestic)	\$1 per page
Fax (International)	\$5 per page
Foreign currency/Pre-Paid Money Card Ordering/Shipping	\$20
- (Fee is in addition to shipping charges assessed by Travelex)	
Foreign check processing fee	\$35 plus correspondent fees
Garnishment/Levy fee	\$75
HSA account correction fee	\$20
HSA closing fee	\$35
Image statement fee	\$5 per statement
Inactive account fee (Checking or Savings)	\$5 per month
IRA correction fee (Traditional or Roth)	\$20
IRA closing fee (Traditional or Roth)	\$35 per IRA
IRA early distribution fee (Traditional or Roth)	\$10 per distribution
IRA transfer fee (Traditional or Roth)	\$10 per transfer
Multiple statement mailing fee	\$5 per statement
Night depository lock bag	\$25 per bag
Night depository vault key (first 2 keys free)	\$5 per key
Notary fee	\$5
Prepaid Cards (Gift, Reloadable, Travel)	Fees identified on "Sell Sheet"
Research fee	\$35 per hour (1-hour minimum)
Returned mail fee	\$5 per piece
Safe deposit box drilling	Locksmith rate + \$50
Safe deposit box key replacement	\$25 per key
Safe deposit box late payment fee (30 days late)	\$15
Safe deposit box rental fee	Varies per box
Special instructions on returned deposited items	\$20 per month
Stop payment fee	\$30
Wire transfer fee-incoming domestic	\$10
Wire transfer fee-incoming international	\$30
Wire transfer fee-outgoing domestic	\$30
Wire transfer fee-outgoing international	\$50
NSF / Overdraft / Uncollected Funds Fees	
Paid NSF fee (if the account is overdrawn and the bank does pay an item) ²	\$32 per item ³
Returned NSF fee (if an account is overdrawn and the bank does not pay an item) ²	\$32 per item ³
Paid Uncollected Funds fee (item paid when presented for payment on funds held)	\$32 per item ³
Returned Uncollected Funds fee (item returned when presented for payment on funds held)	\$32 per item ³
Continuous Overdraft fee (beginning on the 5 th business day of continuous overdraft)	\$6 per day

¹ Refer to transaction limitations on Truth In Savings Disclosure

² This fee may be assessed against your account when an overdraft is created by check, in person withdrawal, ATM withdrawal or other electronic means

³ No more than 7 NSF/Uncollected Funds fees will be charged per day



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