

LIMITS AND FEES DISCLOSURE

**Peoples Bank of Deer Lodge
430 Main St
PO Box 599
Deer Lodge, MT**

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

MISCELLANEOUS FEES AND CHARGES

DEBIT CARD FEES

Hot Card Debit Card fee for Lost/Stolen: \$10.00

Replaced Debit Card: \$15.00

OVERDRAFT SERVICES

Overdraft Each item paid. Overdraft Item Paid Fee may be imposed on checks, in-person withdrawals, ATM withdrawals, or other electronic items each time presented for payment. Returned Items may be re-presented by the financial institution where the item was presented. This could result in an additional fee each time it is re-presented if the amount of the item exceeds the amount of available funds in your account: \$25.00

Overdraft maximum charge per day: \$175.00

Returned item fee each item returned. Returned Item Fee may be imposed on checks, in-person withdrawals, ATM withdrawals, or other electronic items each time presented for payment. Returned Items may be re-presented by the financial institution where the item was presented. This could result in an additional fee each time it is re-presented if the amount of the item exceeds the amount of available funds in your account: \$25.00

Returned Item fee maximum charge per day: \$175.00

MISCELLANEOUS FEES

Stop Payment on Cashier's Checks: \$60.00

Cashier's Check Available to Customers Only: \$6.00

Money Order-Available to Customers Only: \$1.25

Notary Fee non-customers: \$10.00

Check cashing fee for non-customers: \$25.00

Fax per page receiving or sending: \$1.00

Photocopies per copy: \$.50

WIRE TRANSACTION FEES

Wire transfer outgoing: Customers \$15.00 Non-customers \$50.00

Wire transfer incoming: Customers \$5.00 Non-Customers \$50.00

International wire incoming and outgoing-Customers Only: \$60.00

SAFE DEPOSIT BOX RENTAL FEES

Safe Deposit Box initial key deposit refundable after returning both keys at closing of safety deposit box: \$40.00

Safety Deposit box annual rental amount 3x5 customer: \$15.00

Safety Deposit box annual rental amount 5x5 customer: \$20.00

Safety Deposit box annual rental amount 3x10 customer: \$23.00
Safety Deposit box annual rental amount 5x9 customer: \$35.00
Safety Deposit box annual rental amount 9x10 customer: \$60.00
Safety Deposit box annual rental amount 3x5 non-customers: \$25.00
Safety Deposit box annual rental amount 5x5 non-customers: \$30.00
Safety Deposit box annual rental amount 3x10 non-customers: \$40.00
Safety Deposit box annual rental amount 5x9 non-customers: \$60.00
Safety Deposit box annual rental amount 9x10 non-customers: \$85.00

CUSTOMER SERVICE FEES

Check Printing of Counter Checks if Checks are not ordered through Peoples Bank: \$1.00 per check

ACCOUNT SERVICE FEES

Account activity printout: \$5.00
Special statement cutoff: \$15.00
Account Research per hour with 1 hour minimum: \$30.00
Stop payment check: \$20.00
Stop payment electronic funds transfers: \$25.00
Dormant account fee if after 2 years of inactivity: \$5.00 per month
Collection fee plus actual postage: \$20.00
Account research per copy of statement: \$15.00
Canadian cash letter per item: \$10.00
Foreign drafts plus actual additional costs: \$30.00
Foreign drafts plus actual additional costs: \$30.00

PEOPLES BANK OF DEER LODGE

Main Location
430 Main St
Deer Lodge, MT 59722

CRA Public File Supporting Information

Revised October 2, 2026

Branch Openings and Closings

Peoples Bank of Deer Lodge has had no branch openings or branch closings during the past two years. The bank remains a single-office institution.

Bank Services and Hours

Drive-Up Hours: Monday–Friday, 8:00 AM to 5:00 PM

Lobby Hours: Monday–Friday, 9:00 AM to 5:00 PM

Products and Services

- Checking Accounts
- Savings Accounts
- Visa Debit Cards
- Online Banking and Bill Pay
- Mobile Banking with Mobile Deposit
- Certificates of Deposit
- IRAs
- Installment Loans
- Mortgage Loans
- Commercial Loans
- Agricultural Loans

ATM Locations

- Peoples Bank, 430 Main St, Deer Lodge, MT 59722
- Valley Foods, 711 Main St, Deer Lodge, MT 59722

Historical Loan-to-Deposit Ratios

03/31/2025	–	89.45%
06/30/2025	–	92.06%
09/30/2025	–	79.90%
12/31/2025	–	74.11%
03/31/2026	-	82.42%
06/30/2026	-	82.01%
09/30/2026	-	87.41%