

Schedule of Fees for Business

ACCOUNT FEES

| | |
|--|--------------|
| Abandoned Property | \$50.00 |
| Account Inactivity Fee (charge initiated in the 13th month for all checking accounts with no activity) | \$5.00/month |
| ATM/Debit Card | |
| ATM Withdrawal Fee at Non-Northern Bank Locations | \$2.00* |
| Balance Inquiry Fee at Non-Northern Bank Locations | \$0.50* |
| Expedited Cards | \$30.00 |
| Replacement Cards | \$10.00 |
| International Transaction Fee (on transactions conducted outside of the United States) | 2.00% |
| Bank Checks | |
| Money Orders | \$3.00 |
| Official Checks | \$5.00 |
| Certified Checks | \$15.00 |
| Checkbooks | Varies |
| Collection Items | |
| Domestic Checks (per item) | \$20.00 |
| Foreign Checks (per item) | \$25.00 |
| Duplicate Documents | \$5.00 |
| Escrow Account Fees | |
| Escrow Agent Account Set Up Fee (one time) | \$500.00 |
| Escrow Agent Closing Fee (one time) | \$500.00 |
| Escrow Account Set Up Fee (one time) | \$150.00 |
| Foreign Currency | \$10.00 |
| Government Levy | \$100.00 |
| Interim Statement (per item) | \$5.00 |
| Legal Processing (trustee attachment, subpoena or other legal services; research fees may apply) | \$100.00 |
| New Account Closure (within 120 days) | \$25.00 |
| Night Deposit Bags | |
| Night Deposit Bags (non-refundable) | \$20.00 |
| Night Deposit Keys (additional) | Cost |
| Overdrafts | |
| Insufficient Funds Fee | \$35.00 |
| Return Item Fee | \$35.00 |
| Research (per hour, \$35.00 minimum charges) | \$35.00 |
| Smart Sweep Sub Account (per sub account) | \$5.00 |
| Stop Payment | \$30.00 |
| Wire Transfers | |
| Incoming Wire | \$15.00/wire |
| Outgoing Domestic Wire | \$25.00/wire |
| Outgoing Foreign Wire | \$40.00/wire |



Northern Bank

NBTC.com

275 MISHAWUM RD. WOBURN, MA 01801

800 273 6908

MEMBER FDIC

Schedule of Fees for Business: Continued

DIGITAL AND CASH MANAGEMENT SERVICES

| | BUSINESS | CORPORATE |
|--|-------------------|-------------------|
| Digital Banking Package | | |
| Monthly Fee | No Charge | \$25.00/month |
| Business Bill Pay Service | Included | Included |
| Expedited Bill Payment | \$25.00/item | \$25.00/item |
| Wire Transfer Module | Included | Included |
| ACH Modules | | |
| Basic ACH | Included | Included |
| Payroll & Tax Package | \$30.00/month | N/A |
| Advanced ACH Package | \$30.00/month | N/A |
| Combined Payroll, Tax and Advanced Package | \$30.00/month | N/A |
| Full ACH Module | N/A | \$20.00/month |
| Same Day ACH | N/A | \$15.00/month |
| ACH Transactions in excess of 50 | \$0.35/item | \$0.35/item |
| Returned Originated ACH | \$3.50/item | \$3.50/item |
| Deposit Services | | |
| Mobile Deposit | Included | Included |
| Remote Deposit Service | \$45.00/month | \$45.00/month |
| Remote Deposit Items in excess of 200 | \$0.10/item | \$0.10/item |
| Reporting and Reconciliation Services | | |
| Standard Reporting | Included | Included |
| Partial Account Reconciliation (per account) | N/A | \$15.00/month |
| Full Account Reconciliation (per account) | N/A | \$30.00/month |
| Deposit Reconciliation (per account) | N/A | \$30.00/month |
| EDI Reporting | N/A | \$20.00/month |
| Positive Pay Service | | |
| Check Positive Pay (per account) | \$10.00/month | \$10.00/month |
| ACH Positive Pay (per account) | \$10.00/month | \$10.00/month |
| Check Issue Item | \$0.10/item | \$0.10/item |
| Cash Consolidator | \$50.00/month | \$50.00/month |
| Lockbox Services | | |
| Lockbox Fee | \$195.00/month | \$195.00/month |
| Lockbox Item Fee | \$0.45/item | \$0.45/item |
| PO Box Rental Fee | \$75.00/annual | \$75.00/annual |
| Implementation Fee | Based on Services | Based on Services |

*When a transaction is initiated at a non-Northern Bank ATM, in addition to Northern Bank fees, the owner or operator of the ATM or an automated transfer network may assess a charge.

Fees or charges assessed against an account in a statement period can be charged in a subsequent statement periods if there are not sufficient funds in the account.



Northern Bank

NBTC.com

275 MISHAWUM RD. WOBURN, MA 01801

800 273 6908

MEMBER FDIC