

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

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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	\$50.00/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.



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