

# Business Accounts Schedule of Fees

EFFECTIVE DATE 3/31/2023

<b>Abandoned Property</b>	<b>\$50.00</b>
<b>Account Inactivity Fee</b> (charge initiated in the 13 <sup>th</sup> month for all checking accounts with no activity)	<b>\$5.00/month</b>
<b>ATM/Debit Card</b>	
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%
<b>Bank Checks</b>	
Money Orders	\$3.00
Official Checks	\$5.00
Certified Checks	\$15.00
Checkbooks	Varies
<b>Collection Items</b>	
Domestic Checks (per item)	\$20.00
Foreign Checks (per item)	\$25.00
Duplicate Documents	\$5.00
Direct Connect	\$25.00/month
Foreign Currency	\$10.00
Government Levy	\$100.00
Legal Processing (trustee attachment, subpoena or other legal services; research fees may apply)	\$100.00
New Account Closure (within 120 days)	\$25.00
<b>Night Deposit Bags</b>	
Night Deposit Bags (non-refundable)	\$20.00
Night Deposit Keys (additonal)	Cost
<b>Online Banking</b>	
Expedited Electronic Payment	\$25.00
Expedited Payment by Overnight Check	\$25.00
<b>Overdrafts</b>	
Insufficient Funds Fee	\$35.00
Return Item Fee	\$35.00
Research (per hour — \$35.00 minimum charge)	\$35.00
Stop Payment	\$30.00
<b>Wire Transfers</b>	
Incoming Wire Fee	\$15.00
Outgoing Wire Fee (domestic)	\$25.00
Outgoing Foreign Wire Fee	\$40.00

\*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 subsequent statement periods if there are not sufficient funds in the account.

# Personal Accounts Schedule of Fees

EFFECTIVE DATE 3/31/2023

Abandoned Property	\$50.00
Account Inactivity Fee <i>(charge initiated in the 13<sup>th</sup> month for all checking accounts with no activity)</i>	\$5.00/month
<b>ATM/Debit Card</b>	
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 <i>(on transactions conducted outside of the United States)</i>	2.00%
<b>Bank Checks</b>	
Money Orders <sup>1</sup>	\$3.00
Official Checks <sup>1</sup>	\$5.00
Certified Checks	\$15.00
Checkbooks	Varies
<b>Collection Items</b>	
Domestic Checks <i>(per item)</i>	\$20.00
Foreign Checks <i>(per item)</i>	\$25.00
Duplicate Documents <i>(copy of deposit slip or paid check)</i>	\$5.00
Foreign Currency	\$10.00
Government Levy	\$100.00
H.S.A Close Out/Transfer Fee	\$25.00
Legal Processing <i>(trustee attachment, subpoena or other legal services; research fees may apply)</i>	\$100.00
New Account Closure <i>(within 120 days)</i>	\$25.00
<b>Online Banking</b>	
Expedited Electronic Payment	\$5.00
Expedited Payment by Overnight Check	\$20.00
<b>Overdrafts</b>	
Insufficient Funds Fee	\$35.00
Return Item Fee	\$35.00
Insufficient Funds Fee <i>(under 19 years old/over 64 years old)</i>	\$5.00
Return Item Fee <i>(under 19 years old/over 64 years old)</i>	\$5.00
Research <i>(per hour — \$35.00 minimum charge)</i>	\$35.00
<b>Retirement Plans (Roth, Traditional or Educational IRAs)</b>	
Close Out/Transfer Fee <i>(per retirement account)</i>	\$25.00
Annual Service Charge <i>(annual fee per retirement plan, not per retirement account)</i>	\$25.00
Stop Payment	\$30.00
<b>Wire Transfers</b>	
Incoming Wire Fee	\$15.00
Outgoing Wire Fee <i>(domestic)</i>	\$25.00
Outgoing Foreign Wire Fee	\$40.00

\*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.

<sup>1</sup>For Premium Checking Account customers, there is no fee associated with these items.

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

