

# 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
<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
<b>Escrow Account Fees</b>	
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
<b>Night Deposit Bags</b>	
Night Deposit Bags (non-refundable)	\$20.00
Night Deposit Keys (additional)	Cost
<b>Overdrafts</b>	
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
<b>Wire Transfers</b>	
Incoming Wire	\$15.00/wire
Outgoing Domestic Wire	\$25.00/wire
Outgoing Foreign Wire	\$40.00/wire



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275 MISHAWUM RD. WOBURN, MA 01801

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# Schedule of Fees for Business: Continued

## DIGITAL AND CASH MANAGEMENT SERVICES

	BUSINESS	CORPORATE
<b>Digital Banking Package</b>		
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
<b>ACH Modules</b>		
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
<b>Deposit Services</b>		
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
<b>Reporting and Reconciliation Services</b>		
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
<b>Positive Pay Service</b>		
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
<b>Lockbox Services</b>		
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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# 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 <i>(Roth, Traditional or Educational IRAs)</i></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.