

We make managing your business finances easy, now, and as your business grows and evolves.

	EXPRESS CHECKING	PREMIUM CHECKING	ANALYSIS CHECKING	MONEY MARKET	MONEY MARKET PREMIER	INVESTMENT SAVINGS
Overview	Simple, easy account for small businesses	Business with higher balances and transaction volume	Business with cash management product needs	Business with excess balances to earn interest	Business with excess balances to earn higher interest	Business with higher excess balances
Service Charge	\$0.30/transactions over 200*	\$0.30/transactions over 400*	<ul style="list-style-type: none"> ▪ \$0.18/check paid ▪ \$0.10/check deposited ▪ \$0.80/deposit 	\$10 a month if under \$1,000 balance	\$25 a month if under \$50,000 balance	N/A
Minimum Deposit to Open	\$25	\$25	\$25	\$25	\$50,000 minimum deposit	\$25
Monthly Maintenance Fee	\$0	\$25 monthly fee waived if minimum average collected balance is > \$100,000	\$10	\$10 monthly fee waived if minimum daily balance is \$1,000	\$25 monthly fee waived if minimum daily balance is \$50,000	\$15 monthly fee waived if minimum daily balance is \$5,000
Features	<ul style="list-style-type: none"> ▪ Online & Mobile Banking ▪ Northern Bank Business Debit Mastercard® 	<ul style="list-style-type: none"> ▪ Online & Mobile Banking ▪ Northern Bank Business Debit Mastercard® 	<ul style="list-style-type: none"> ▪ Competitive earnings credit that can be used to offset fees ▪ Online & Mobile Banking ▪ Northern Bank Business Debit Mastercard® 	<ul style="list-style-type: none"> ▪ Online & Mobile Banking ▪ Wire Transfer 	<ul style="list-style-type: none"> ▪ Online & Mobile Banking ▪ Wire Transfer 	<ul style="list-style-type: none"> ▪ Online & Mobile Banking ▪ Wire Transfer

CASH MANAGEMENT SERVICES

Online & Mobile Banking	●	●	●	●	●	●
ACH Origination			●			
Wire Transfer	●	●	●	●	●	●
Positive Pay	●	●	●			
Remote Deposit Capture			●			
Smart Sweep			●			
Account Reconciliation			●			
Cash Consolidator			●			
Merchant Services			●			
Lockbox Services			●			
Smart Safe			●			

*No charge for transactions under 200 Business Express Checking/400 Premium Checking included items per statement cycle. Transaction items include checks that clear your account and/or electronic funds transfers. (\$0.30 per check or electronic funds transfer over included items).

Specialty Banking: Accounts for Today and Tomorrow

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	SPECIALTY CHECKING I	SPECIALTY CHECKING II	SPECIALTY CHECKING	ESCROW ACCOUNT	SPECIALTY INVESTOR MONEY MARKET
Overview	Tier 1 Primary Operating Account	Tier 2 Primary Operating Account	Secondary purpose account (e.g. Payroll)	Cannabis Control Commission required escrow account	Investor funds money market account
Application Fee	<ul style="list-style-type: none"> ▪ \$500 1st license ▪ \$350 2nd license ▪ \$200 3rd license 	\$250	N/A	N/A	N/A
Set Up Fee	N/A	N/A	N/A	\$150	N/A
Inspection Fee	\$250/site/annual	N/A	N/A	N/A	N/A
Monthly Maintenance Fee	\$0	\$0	\$0	\$0	\$0

CASH MANAGEMENT SERVICES

Online & Mobile Banking	●	●	●	●	●
ACH Origination	●	●	●		●
Wire Transfer (USD Only)	●	●	●	●	●
Positive Pay	●	●	●		
Remote Deposit Capture	●	●	●		●
Smart Sweep (Internal Only)	●	●	●		
Cash Consolidator	●	●	●		
Smart Safe	●	●	●		
Cashless ATM	●	●	●		
Cash Transport & Processing	●	●	●		
Account Reconciliation	●	●	●		

	NON-PROFIT INTEREST CHECKING	NON-PROFIT STATEMENT SAVINGS	IOLTA INTEREST CHECKING	ATTORNEY ESCROW MASTER ACCOUNT	ATTORNEY ESCROW SUB ACCOUNT
Overview	Checking product for 501 (C) 3 organizations	Savings product for 501 (C) 3 organizations	<ul style="list-style-type: none"> Interest checking product for escrow accounts Main operating account required 	Ideal product for attorney to manage clients funds	Ideal product for attorney to manage clients funds
Compatible Interest Rate	Yes	Yes	Yes	N/A	Yes
Number of Transactions	Unlimited	Unlimited	Unlimited	N/A	N/A
Minimum Deposit to Open	\$25	\$25	\$25	N.A	N.A
Features	<ul style="list-style-type: none"> 2 Non-Northern Bank ATM withdrawals per month Online and Mobile Banking Northern Bank Business Debit Mastercard® 	<ul style="list-style-type: none"> Online and Mobile Banking Northern Bank Business Debit Mastercard® 	<ul style="list-style-type: none"> Online and Mobile Banking 	<ul style="list-style-type: none"> Mobile Deposits 	<ul style="list-style-type: none"> Mobile Deposits

CASH MANAGEMENT SERVICES

ACH Origination	●	●	●	●	●
Wire Transfer	●	●	●		
Positive Pay	●	●	●		
Remote Deposit Capture	●	●	●		
Smart Sweep	●	●	●	●	●
Account Reconciliation	●	●	●		
Cash Consolidator	●	●	●		
Merchant Services	●	●	●		
Lockbox Services	●	●	●		
Smart Safe	●		●		

	MONEY SERVICES BUSINESS (MSB)	PROPERTY MANAGEMENT ESCROW MASTER	TENANT ESCROW SAVINGS	HOA RESERVE SAVINGS	MUNICIPAL INTEREST CHECKING	MUNICIPAL STATEMENT SAVINGS
Overview	Checking product specifically for Money Service Business	Ideal way to manage tenant and reserve funds	Property management and landlords to hold tenants security deposit	Property management, homeowners associations, condo associations to hold reserve funds	Checking product for any municipal and government entity	Savings product for any municipal and government entity
Compatible Interest Rate	N/A	Yes	Yes	Yes	Yes	Yes
Number of Transactions	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Minimum Deposit to Open	\$25	\$25	\$25	\$25	\$25	\$25
Features	<ul style="list-style-type: none"> ▪ \$100 Application Fee ▪ Online and Mobile Banking 	<ul style="list-style-type: none"> ▪ Annual 1099 Reporting ▪ Online Transfer Access ▪ Online and Mobile Banking 	<ul style="list-style-type: none"> ▪ Annual 1099 Reporting ▪ Online Transfer Access ▪ Online and Mobile Banking 	<ul style="list-style-type: none"> ▪ Annual 1099 Reporting ▪ Online Transfer Access ▪ Online and Mobile Banking 	<ul style="list-style-type: none"> ▪ Online and Mobile Banking 	<ul style="list-style-type: none"> ▪ Higher interest rate product for any municipal and government entity.
Service Charge	\$200 a month					

CASH MANAGEMENT SERVICES

ACH Origination	●	●	●	●	●	●
Wire Transfer	●	●	●	●	●	●
Positive Pay	●	●	●	●	●	●
Remote Deposit Capture	●	●	●	●	●	●
Smart Sweep	●	●	●	●	●	●
Account Reconciliation	●	●	●	●	●	●
Cash Consolidator	●	●	●	●	●	●
Merchant Services	●	●	●	●	●	●
Lockbox Services	●	●	●	●	●	●
Smart Safe	●	●	●	●	●	●