

Banking with us is easy and personal. That's been the Northern Bank approach for 60 years.

	STUDENT CHECKING	FREE CHECKING	PLUS CHECKING	PREMIUM CHECKING	HEALTH SAVINGS
Overview	Starter account for students ¹	Simple, easy account for everyone	Still simple and easy – but with interest	Our best – with interest	Save tax free for medical expenses
Service Charge	\$0 monthly service charge	\$0 monthly service charge	\$10 monthly service charge ²	\$20 monthly service charge ³	\$0 monthly service charge
Minimum Deposit to Open	\$10 minimum deposit	\$10 minimum deposit	\$25 minimum deposit	\$25 minimum deposit	\$25 minimum deposit
ATM Withdrawal Fee	Up to 5 non-Northern ATM withdrawals with no transaction fee and surcharge reimbursement per statement period ⁴		Up to 5 non-Northern ATM withdrawals with no transaction fee per statement period ⁵	Unlimited non-Northern ATM withdrawals with no transaction fee and surcharge reimbursement per statement period ⁶	
Product Offers	First order of basic checks is free		<ul style="list-style-type: none"> First order of basic checks is free 50% off annual rent of a safety deposit box 	Free basic checks for the life of the account	<ul style="list-style-type: none"> Free starter pack of 30 checks and 30 deposit slips Annual statement of contributions and withdrawals

CHECKING ACCOUNT FEATURES

Competitive Interest			●	●	●
Online & Mobile Banking	●	●	●	●	●
Northern Bank Debit Mastercard®	●	●	●	●	●
Unlimited Checking Transactions	●	●	●	●	

PLEASE VISIT [NBTC.COM/PERSONAL](https://www.northernbank.com/personal) FOR MORE INFORMATION

¹ For ages 14-23. Students ages 14-17 must open an account with a parent or legal guardian.

² Service charge waived: with monthly direct deposit, 10 debit card purchase transactions that have posted to and cleared the account (ATM withdrawals not included) or if minimum daily balance is \$2,500.00 and over.

³ A monthly service charge of \$20.00 will be imposed if the combined daily balance of the deposit accounts for which you are a primary or secondary owner of falls below \$10,000.00 any day of the statement period. In addition the monthly service charge of \$20.00 can be waived if you are a business owner and have a business deposit relationship with us.

⁴ When a transaction is initiated at a non-Northern Bank ATM, a surcharge may be assessed by the owner or operator of the ATM, or by an automated transfer network. Up to 5 surcharges will be reimbursed at the end of the account's statement period.

⁵ When a transaction is initiated at a non-Northern Bank ATM, a surcharge may be assessed by the owner or operator of the ATM, or by an automated transfer network.

⁶ Northern Bank will not charge a transaction fee for using other Banks' ATMs. Northern Bank will also reimburse any surcharges imposed by those Banks.

Personal Banking: Savings Accounts

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	NORTHERN TRUE SAVINGS	MONEY MARKET ACCOUNT	MONEY MARKET ACCOUNT PREMIER	IRA MONEY MARKET SAVINGS	INHERITED IRA MONEY MARKET SAVINGS
Overview	Competitive interest rate with low minimum balance	Still simple and easy — but with interest	Simple and easy; higher interest on your savings	Easy and simple savings for retirement	For those who have inherited a retirement account
Service Charge	\$10 monthly service charge ¹	\$10 monthly service charge ²	\$25 monthly service charge ⁴	\$25 annual service charge	\$25 annual service charge
Minimum Deposit to Open	\$25 minimum deposit	\$25 minimum deposit	\$50,000 minimum deposit	\$25 minimum deposit	\$25 minimum deposit
ATM Withdrawal Fee	Standard fees apply ³	Standard fees apply ³	Standard fees apply ³		

SAVINGS ACCOUNT FEATURES

Competitive Interest	●	●	●	●	●
Online & Mobile Banking	●	●	●	●	●
Mobile Wallet Ready Northern Bank Debit Mastercard®	●	●			

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¹ There is no monthly service charge with a minimum daily balance of \$500.00, a monthly deposit is received during the statement cycle (Branch, ATM, Mobile, or direct deposit) or the account is enrolled with electronic statements.

² There is no monthly service charge with a minimum daily balance of \$1,000.00, a monthly deposit is received during the statement cycle (Branch, ATM, Mobile, or direct deposit) or the account is enrolled with electronic statements.

³ Please refer to our Personal Account Schedule of Fees for information about other fees and charges.

⁴ There is no monthly service charge with a minimum daily balance of \$50,000, a monthly deposit is received during the statement cycle (Branch, ATM, Mobile, or direct deposit) or the account is enrolled with electronic statements.

Northern Premium Savings

- Minimum deposit of \$25.00 to open account
- No Monthly Service Charge
- A personal checking account must be maintained to open and maintain the Premium Savings account. If a personal checking account is not maintained, the account will be converted to a Northern True Savings account at the current Interest Rate and Annual Percentage Yield. The minimum deposit to open a personal checking account ranges from \$10.00-\$25.00 depending on the product selected.
- 24-hour nationwide ATM access

Certificates of Deposit

- Varying terms and maturity date
- \$500 minimum deposit to open and earn APY
- Interest at a competitive rate

IRA and Inherited IRA Certificate of Deposit

- Interest at a competitive rate
- Varying terms and maturity date
- \$500 minimum deposit to open and earn APY
- \$25.00 Annual Service Charge

Northern Promotional Savings

- \$10 monthly service fee
- The service charge fee can be waived with a minimum daily balance of \$500.00, a monthly deposit is received during the statement cycle (Branch, ATM, Mobile or direct deposit), or the account is enrolled with electronic statements.
- Interest at a competitive rate.
- \$25.00 minimum deposit to open