



Northern Bank

ACH EXTERNAL TRANSFER – CONSUMER ACH AUTHORIZATION AND AGREEMENT

I hereby authorize Northern Bank and Trust to initiate a withdrawal to the Funding Account indicated during the application workflow at the depository institution named within that process.

I hereby represent and warrant that I have all necessary right, power and authority to debit and credit the Funding Account(s) identified above, and that all information entered during the application process is complete and accurate. I agree that ACH transactions I authorize comply with all applicable law.

Should an incorrect amount be withdrawn from or deposited to my Funding Account or my Northern Bank and Trust account(s), I authorize Northern Bank and Trust to correct the error by debiting/crediting my External Account(s) or my Northern Bank and Trust account(s).

I acknowledge that the origination of ACH transactions must comply with the provisions of applicable law and the rules of the National Automated Clearing House Association (NACHA). I request the financial institution that holds my External Account to honor all transfers initiated in accordance with this authorization form.

**I agree to print this ACH Authorization and retain a hard copy or electronic copy.*

Personal Accounts Schedule of Fees

EFFECTIVE DATE 3/31/2023

Abandoned Property	\$50.00
Account Inactivity Fee <i>(charge initiated in the 13th month for all checking accounts with no activity)</i>	\$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 <i>(on transactions conducted outside of the United States)</i>	2.00%
Bank Checks	
Money Orders ¹	\$3.00
Official Checks ¹	\$5.00
Certified Checks	\$15.00
Checkbooks	Varies
Collection Items	
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
Online Banking	
Expedited Electronic Payment	\$5.00
Expedited Payment by Overnight Check	\$20.00
Overdrafts	
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
Retirement Plans <i>(Roth, Traditional or Educational IRAs)</i>	
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
Wire Transfers	
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.

¹For 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.



Privacy Notice

FACTS	<i>What Does Northern Bank Do With Your Personal Information?</i>	
<i>Why?</i>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<i>What?</i>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and transaction history • Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
<i>How?</i>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Northern Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Northern Bank share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share



To limit our sharing	<ul style="list-style-type: none"> • Call toll free at 800-273-6908-press 0 to speak to a customer service representative during business hours, or • Access your account at https://www.nbtc.com/#login or on our mobile banking app. Sign into your account and select Customer Service, Contact Us, and send a message to our customer contact center <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call toll free at 800-273-6908 or contact us at NBTC.com

WHO WE ARE	
Who is providing this notice?	Northern Bank & Trust Company (“Northern Bank”), including its affiliates as listed below.

WHAT WE DO	
How does Northern Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We maintain physical, electronic, and procedural safeguards to protect personal information. We restrict access to those who have a business reason. We educate our employees on the importance of confidentiality.
How does Northern Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or apply for a loan • Use your credit or debit card or provide account information • Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes — information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account-unless you tell us otherwise.



DEFINITIONS

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• Our affiliates include financial companies such as Northern Home Loans.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Northern Bank does not share with non-affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include investment, insurance service, and credit card companies.</i>

OTHER IMPORTANT INFORMATION

The Bank has standards and practices to ensure compliance with the provisions of M.G.L. chapter 93H relative to the safeguarding of the personal information of residents of the Commonwealth of Massachusetts.

