

Business Accounts Schedule of Fees

EFFECTIVE DATE 3/31/2023

Abandoned Property	\$50.00
Account Inactivity Fee (charge initiated in the 13 th month for all checking accounts with no activity)	\$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 (on transactions conducted outside of the United States)	2.00%
Bank Checks	
Money Orders	\$3.00
Official Checks	\$5.00
Certified Checks	\$15.00
Checkbooks	Varies
Collection Items	
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
Night Deposit Bags	
Night Deposit Bags (non-refundable)	\$20.00
Night Deposit Keys (additonal)	Cost
Online Banking	
Expedited Electronic Payment	\$25.00
Expedited Payment by Overnight Check	\$25.00
Overdrafts	
Insufficient Funds Fee	\$35.00
Return Item Fee	\$35.00
Research (per hour — \$35.00 minimum charge)	\$35.00
Stop Payment	\$30.00
Wire Transfers	
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.