

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.