

# SCHEDULE OF FEES PERSONAL ACCOUNTS

Effective Date 03/25/22

<b>Abandoned Property</b>	\$50.00
<b>Account Inactivity Fee</b> (charge initiated in the 13th month for all checking accounts with no activity)	\$5.00/month
<b>ATM/Debit Card</b>	
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%
<b>Bank Checks</b>	
Money Orders <sup>1</sup>	\$3.00
Official Checks <sup>1</sup>	\$5.00
Certified Checks	\$15.00
Checkbooks	Varies
<b>Collection Items</b>	
Domestic Checks (per item)	\$20.00
Foreign Checks (per item)	\$25.00
<b>Duplicate Documents</b> (copy of deposit slip or paid check)	\$5.00
<b>Foreign Currency</b>	\$10.00
<b>Government Levy</b>	\$100.00
<b>H.S.A Close Out/Transfer Fee</b>	\$25.00
<b>Legal Processing</b> (trustee attachment, subpoena or other legal services; research fees may apply)	\$100.00
<b>New Account Closure</b> (within 120 days)	\$25.00
<b>Online Banking</b>	
Expedited Electronic Payment	\$5.00
Expedited Payment by Overnight Check	\$20.00
<b>Overdrafts</b>	
Insufficient Funds Fee	\$35.00
Return Item Fee	\$35.00
Insufficient Funds Fee (under 19 years old/over 64 years old)	\$5.00
Return Item Fee (under 19 years old/over 64 years old)	\$5.00
Overdraft Protection Transfers	\$7.50/day
<b>Research</b> (per hour - \$35.00 minimum charge)	\$35.00
<b>Retirement Plans (Roth, Traditional, or Educational IRAs)</b>	
Close Out/Transfer Fee (per retirement account)	\$25.00
Annual Service Charge (annual fee per retirement plan, not per retirement account)	\$25.00
<b>Return Check Charge</b>	\$7.11
<b>Stop Payment</b>	\$30.00
<b>Wire Transfers</b>	
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.

<sup>1</sup>For 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.