



**Northern Trust**

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NORTHERN TRUST, NA | MEMBER FDIC

## UPDATED SERVICE FEES

Northern Trust has updated the fees for some deposit products and services related to deposit accounts. This guide explains only fees that have changed and supplements our booklet entitled *Regulations Governing Deposit Accounts – Account Descriptions & Fees*.

**Fees that are changing have been noted in bold.** These changes are effective January 1, 2011.

We appreciate the opportunity to be of service to you. Should you have any questions, please contact your relationship manager or Northern Trust Client Services at 888-289-6542.

BANKING SERVICE	FEE
Cashier's Check	<b>\$8.00</b>
Collection Items	
–Domestic	<b>\$25.00</b> each; plus any correspondent bank's fee in full and any processing expenses
–International	<b>\$35.00</b> each; plus any correspondent bank's fee in full and any processing expenses
Copies of Checks, Debits, Deposits, Withdrawals, Statements or Partial Statements (Cut-off Statements)	<b>\$6.00</b> each
Coupon Collection	\$10.00 per envelope
–Returned Unpaid	<b>\$7.50</b> per item
Debit/ATM Card Replacement	<b>\$5.00</b> per card
–Expedited delivery	<b>\$40.00</b> per card
Deposited or Cashed Items Returned Unpaid	
–Domestic Item	<b>\$7.50</b> per item
–International Item	<b>\$12.00</b> per item
Legal Document Processing (Levies, Garnishments, Citations, Subpoenas, Liens or other Court, Regulatory, or Administrative Orders)	<b>\$115.00</b>
Wire Transfer	
–Domestic (outgoing-client only)	<b>\$25.00</b>
–International (outgoing-client only)	<b>\$45.00</b>

UPDATED DEPOSIT PRODUCT MINIMUM BALANCES & FEES

Personal Deposit Products	MINIMUM INITIAL DEPOSIT	BALANCE REQUIREMENT TO AVOID A MAINTENANCE FEE	MAINTENANCE FEE PER STATEMENT CYCLE	TRANSACTION LIMITATIONS AND FEES
Interest Checking	\$5,000.00	Average collected balance of <b>\$5,000.00</b> or \$20,000.00 combined daily ledger balance in checking, savings and money market deposit accounts.	\$20.00	None
Basic Checking	\$100.00	–	\$5.00	A <b>\$.15</b> per debit fee will be charged for each debit transaction over <b>15</b> per month.
Premium Money Market Deposit Account	\$10,000.00	Average collected balance of <b>\$10,000.00</b>	\$25.00	<b>Transfers to another account or to third parties by check, draft or similar instrument; and by preauthorized, automatic or telephone transfers (including debit card, point-of-sale and computer transactions) are limited to a total of six per month.</b> A \$15.00 fee will be charged for each debit transaction over six per month
Non-Personal Deposit Products				
Analyzed Commercial Checking	\$5,000.00	Variable based on activity, less earnings credit	\$20.00	None Each debit transaction.....\$ .20 Per credit .....\$ .75 Per item deposited..... <b>\$.18</b> See separate schedule for Treasury Management transaction fees.
Analyzed Commercial Anchor	\$15,000.00	Variable based on activity, less earnings credit	\$20.00	None Each debit transaction.....\$ .20 Per credit .....\$ .75 Per item deposited..... <b>\$.18</b> Monthly sweep service fee ..... <b>\$125.00</b> See separate schedule for Treasury Management transaction fees.
Business Anchor	\$15,000.00	Average collected balance of \$15,000.00	\$25.00	None Fee for each debit transaction and item deposited in excess of 200 combined..... <b>\$.40</b>
Basic Business Checking	\$5,000.00	Average collected balance of \$5,000.00	\$20.00	None Fee for each debit transaction and item deposited in excess of <b>200</b> combined..... <b>\$.40</b>
Non-Personal Interest Checking (for sole proprietors and qualified non profit organizations)	\$5,000.00	Average collected balance of \$5,000.00	\$25.00	None Fee for each debit transaction and item deposited in excess of 100 combined..... <b>\$.40</b>
Non-Personal Northern Anchor (for sole proprietors and qualified non profit organizations)	\$15,000.00	Average collected balance of \$15,000.00	\$25.00	None Fee for each debit transaction and item deposited in excess of 200 combined ..... <b>\$.40</b>
Non-Personal Premium Money Market Deposit Account	\$15,000.00	Average collected balance of <b>\$15,000.00</b>	\$25.00	<b>Transfers to another account or to third parties by check, draft or similar instrument; and by preauthorized, automatic or telephone transfers (including debit card, point-of-sale and computer transactions) are limited to a total of six per month.</b>  A \$15.00 fee will be charged for each debit transaction over 6 per month.  A <b>\$.40</b> fee will be charged for each item deposited over 100 per month.