



Northern Trust

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THE NORTHERN TRUST COMPANY | MEMBER FDIC

ILLINOIS • WASHINGTON, DC

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, 2012.

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
Debit/ATM Cards	
Card Replacement	\$10.00 per card
Expedited Delivery	\$40.00
International Purchase Surcharge	3% of purchase amount added after conversion to USD
Deposited or Cashed Items Returned Unpaid – Personal Accounts	
Domestic Items	\$10.00 per item
International Items	\$12.00 per item
Deposited or Cashed Items Returned Unpaid – Non-Personal Accounts	
Domestic Items	\$4.50 per item
International Items	\$4.50 per item
Inactive Account Fee (no activity for 12 months)	\$10.00 per month
Overdrafts Paid and Items Paid against Unavailable Funds (includes but not limited to overdrafts created by check, in-person withdrawals at a teller or recurring electronic debit card payments)	\$30.00 per item
Overdraft Returned Items and Items Returned against Unavailable Funds (includes but not limited to overdrafts created by check, in-person withdrawals at a teller or recurring electronic debit card payments)	\$25.00 per item
Extended Overdraft Fee (if account balance remains negative for five consecutive business days)	\$5.00 per day
Wire Transfers	
Domestic Incoming	\$15.00 per wire
International Incoming	\$15.00 per wire
Domestic Outgoing (client only)	\$25.00 per wire
International Outgoing (client only)	\$45.00 per wire



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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 COMPOUNDING AND CREDITING FREQUENCY
Basic Checking	\$100.00	–	\$7.00	A \$.15 per debit fee will be charged for each debit transaction over 15 per month.	We pay no interest on this account.
Interest Checking	\$5,000.00	Average collected balance of \$10,000 or \$25,000 combined daily balance in checking, savings and money market deposit accounts	\$25.00	None	Monthly
Statement Savings	\$500.00	Average collected balance of \$500 or \$20,000 combined daily balance in checking, savings and money market deposit accounts	\$5.00/month	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 four per month . A \$2 fee will be charged for each debit transaction over four during a month .	Monthly
Non-Personal Deposit Products					
Business Anchor	\$15,000.00	Average collected balance of \$15,000.00	\$30.00	None Fee for each debit transaction and item deposited in excess of 200 combined \$.40	We pay no interest on this account.
Non-Personal Northern Anchor	\$15,000.00	Average collected balance of \$15,000.00 or \$25,000 combined daily balance in checking and money market deposit accounts	\$25.00	None Fee for each debit transaction and item deposited in excess of 200 combined \$.40	Monthly