

UPDATED TREASURY MANAGEMENT SERVICE FEES

Northern Trust has updated fees for Treasury Management services. This notice explains the fees that have changed and supplements our disclosure, *Regulations Governing Deposit Accounts – Account Descriptions & Fees*.

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

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

TREASURY PASSPORT™ ONLINE BANKING

Maintenance Fee (Up to 3 accounts)	\$75.00 per month
Additional Account	\$10.00 per account
Information Reporting	No charge
Express Transfer	No charge
Stop Payment	\$30.00 per item
Domestic Wire	\$10.00 per item
International Wire (USD)	\$20.00 per item
ACH Base Fee	\$30.00 per month
ACH Transaction	\$.20 per item
ACH File Upload	\$25.00 per file

LOCKBOX

Lockbox services are available. Please contact your treasury management consultant for current services and fees.

REMOTE DEPOSIT CAPTURE

Implementation Fee	\$90.00
Scanner	Varies
License Fee	\$62.50/month per license (includes up to 4 concurrent workstations)

ACCOUNT RECONCILEMENT¹

Full Reconciliation with Positive Pay	\$125.00 per month
Partial Reconciliation	\$65.00 per month
Deposit Reporting	\$65.00 per month
Transaction Fee	\$.10 per item
Positive Pay Exception Notice	\$3.00 per notice
Serial Sort Maintenance Fee	\$25.00 per month
Serial Sort Item Fee	\$.07 per item
CD ROM	\$25.00 per CD
CD ROM	\$.06 per item
Check Paid Direct Transmission	\$7.50 per transmission
Check Issued Direct Transmission	\$7.50 per transmission
— One-time transmission setup	\$350.00

FDIC INSURANCE COVERAGE

Charges for FDIC insurance vary by state and will be disclosed in advance.

MULTIBANK REPORTING

Base Fee	\$100.00 per month
Lines Reported	\$.25 per line



ZERO BALANCE ACCOUNTING

Master Account Maintenance Fee	\$45.00 per month
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ACH ORIGATION

Direct Transmission	\$150.00 per month
— One-time setup	\$300.00

ACH EXCEPTION PROCESSING¹

File Reversal	\$100.00 per file
Item Reversal	\$12.00 per item
Debit Authorization Maintenance	\$25.00 per month
ACH Debit Authorization	\$0.04 per item
Debit Authorization Exception	\$2.50 per item
Notification of Change	\$5.00 per item
Return	\$6.00 per item
ACH Redeposit	\$6.00 per item

CASH AND CURRENCY IN-OFFICE SERVICES²

Loose Coin	\$4.00 per bag
Rolled Coin	\$.10 per roll
Currency Strap	\$.50 per strap
Deposit Correction	\$5.00 per item

CONTROLLED DISBURSEMENT¹

First Account	\$100.00 per month
Additional Account	\$75.00 per month
Transaction Fee	\$1.15 per item

AVERAGE DAILY NEGATIVE COLLECTED BALANCE

If your account has an average daily negative collected balance, a charge (factored into analysis) will be assessed at Northern Trust's prime rate plus **3%**.

FUNDS TRANSFER

Telephone Transfer	\$7.00 per transfer
Incoming ACH Transaction	\$2.20 per item
Incoming Wire	\$10.00 per wire

SWEEP INVESTMENT

Sweep Service	\$125.00 per month
Anchor Plus Sweep Service	\$150.00 per month

ELECTRONIC DATA INTERCHANGE

EDI	\$100.00 per month
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Additional fees will apply as described in the booklet entitled *Regulations Governing Deposit Accounts — Account Descriptions and Fees*.

- ¹ Treasury Passport may be required for these services.
- ² Additional Cash and Currency fees may apply with customized service requests.



Northern Trust

NORTHERN TRUST, NA NORTHERN TRUST BANK, FSB MEMBERS FDIC

[northerntrust.com](https://www.northerntrust.com) | Updated Treasury Management Service Fees | 2 of 2

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