

Addendum to Your Ability to Withdraw Funds, Deposits at Automated Teller Machines

DEPOSITS AT AUTOMATED TELLER MACHINES

For personal accounts, funds from any checks deposited at automated teller machines (ATMs) that Northern Trust owns or operates will be available on the first business day after the day of your deposit if deposited before the cut-off time (at some locations this is 6:00 PM Central Time) on a business day that we are open. For non-personal accounts, the first \$200 will be available the next business day, with remaining funds available on the 2ND business day after your deposit. Funds from cash deposits at ATMs owned or operated by Northern Trust will be available on the same day we receive the deposit. Funds for deposits of cash or checks made at ATMs not owned or operated by Northern Trust will not be available until the second business day after the day of your deposit. All ATMs that Northern Trust owns or operates are identified as our machines.



Northern Trust

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THE NORTHERN TRUST COMPANY

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Addendum to Electronic Funds Transfer, Your Rights and Responsibilities, Error Resolution Notice

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for VISA Debit Card point-of-sale transactions without PIN and for Digital Wallet transactions and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for VISA Debit Card point-of-sale transactions without PIN and for Digital Wallet transactions and

20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or questions in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

Address your letter as follows:

Wealth Management Client Services
Northern Trust
50 South La Salle Street, C5S
Chicago, IL 60603

Or call 1-888-289-6542, press "0" for a Wealth Management Client Services Representative.

Business Days: Monday through Friday, excluding federal holidays (after business hours call 1-800-236-2442).