

- A new "Indemnification" section is added to page 2 and reads as follows:

10 Indemnification. Customer will defend, indemnify and hold harmless Bank and each of its directors, officers, employees, agents, successors and assigns from and against all liability claims, loss and damage of any kind (including attorney's fees and other costs incurred in connection therewith) incurred by or asserted against Bank arising out of these Services by reason of any acts or omissions of Customer or any third party. Customer will reimburse and indemnify Bank for all loss, damage and expenses, including reasonable attorney's fees, incurred in defending transactions involving invalid or fraudulent electronically created item (ECI) (or check) or due to a substitute check being processed instead of the original check. This indemnification shall survive the termination of this Agreement as to matters that occurred during its term.


You may request a copy of the Terms for Remote Deposit Capture Services by contacting Corporate Client Services at 1-312-630-8100 or TMS Team 1@ntrs.com.

Your continued use of the Remote Deposit Capture Service constitutes your acknowledgement and agreement to the changes in terms.

IMPORTANT INFORMATION ABOUT THE NORTHERN TRUST COMPANY

Updates to Terms and Conditions



THE NORTHERN TRUST COMPANY
MEMBER FDIC EQUAL HOUSING LENDER 

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ADDENDUM TO “DEPOSIT ACCOUNT TERMS & CONDITIONS”

Effective September 1, 2018, the Deposit Account Terms & Conditions booklet for deposit accounts opened at Northern Trust offices is amended as described below.

- In the section “Your Ability to Withdraw Funds” on page 18 under Determining The Availability of a Deposit, the use of special deposit slips is removed under Next Day Availability and now reads as follows:

Next Day Availability

Funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you.
- **State and local government checks that are payable to you.**
- **Cashier’s, certified and teller’s checks that are payable to you.**
- Federal Reserve Bank checks, Federal Home Loan Bank checks and postal money orders, if these items are payable to you.
- **A new “Indemnification” section was added on page 22 and reads as follows:**

Indemnification

You will defend, indemnify and hold harmless Bank and each of its directors, officers, employees, agents, successors and assigns from and against all liability claims, loss and damage of any kind (including attorneys’ fees and other costs incurred in connection therewith) incurred by or asserted against Bank arising out of these Services by reason of any acts or omissions of you or any third party. You will reimburse and indemnify Bank for all loss, damage and expenses, including reasonable attorneys’ fees, incurred in defending transactions involving invalid or fraudulent electronically created item (ECI) (or check) or due to a substitute check being processed instead of the original check. This indemnification shall survive the termination of this Agreement as to matters that occurred during its term.

By maintaining your account you acknowledge and agree to the changes in terms.

ADDENDUM TO “MOBILE DEPOSIT CAPTURE TERMS & CONDITIONS”

Effective September 1, 2018, the Mobile Deposit Capture Terms and Conditions for Northern Trust clients using Private Passport® or Wealth Passport Mobile online services is amended as described below:

- In the section “Using the Service” on page 1, new rules regarding endorsements and liability for loss are added and reads as follows:

Before you capture an image of a deposit item, you must first endorse the check and should include **“For Mobile Deposit at The Northern Trust Company Only”** with your endorsement. You must capture an image of both the front and the back of the check. Before you submit the image of your check to the Bank you are responsible for reviewing and verifying the accuracy of the electronic deposit information. We will notify you if we have successfully received your check image with a notice stating, “Your deposit has been received!” We will also provide notice at once if an image of a deposit is of insufficient quality to be processed. You will be able to verify receipt of the deposit in your account information the next business day. Funds from deposits made using the Service will generally be available the second business day after the day of your deposit. Once you deposit an image of a check, you may not transfer, negotiate or deposit the same check or its image. **You will be responsible for any losses due for duplicate deposits of the same item.** After the deposit has posted to your account we recommend you write “remote deposit” on the face of the item. Please notify us immediately if you believe that an error has occurred with a deposit by contacting the Private Passport Help Center at 888-635-5350. For clients calling outside of the U.S. or Canada contact us at 312-557-5900. **We recommend you store your original paper check in a secure location for a period of sixty (60) days after you see the deposit has posted to your account.** The Bank at any time and at its own discretion may request you provide the original check or to obtain a replacement.

- In the section “Limitation of Liability” on page 2, a new paragraph regarding indemnification is added and reads as follows:

You will defend, indemnify and hold harmless Bank and each of its directors, officers, employees, agents, successors and assigns from and against all liability claims, loss and

damage of any kind (including attorney’s fees and other costs incurred in connection therewith) incurred by or asserted against Bank arising out of these Services by reason of any acts or omissions of you or any third party. You will reimburse and indemnify Bank for all loss, damage and expenses, including reasonable attorney’s fees, incurred in defending transactions involving invalid or fraudulent electronically created item (ECI) (or check) or due to a substitute check being processed instead of the original check. This indemnification shall survive the termination of this Agreement as to matters that occurred during its term.

Your continued use of the Mobile Deposit Capture Service constitutes your acknowledgement and agreement to the changes in terms.

ADDENDUM TO “TERMS FOR REMOTE DEPOSIT CAPTURE SERVICE”

Effective September 1, 2018, the Terms for Remote Deposit Capture Service for Northern Trust clients using the Remote Deposit Capture Service is amended as described below:

- In the Remote Deposit Capture Services section on page 1, new rules regarding liability of loss is amended and reads as follows:

2. Remote Deposit Capture Services. The Service allows Customers to deposit items into its deposit accounts at the Bank by transmitting images of the items electronically. **Customer endorsement must read “For Deposit Only” on each check.** Customer agrees to purchase and configure equipment and software according to the Service standards of Bank, as well as providing telecommunications services to connect to Bank’s system. Customer is responsible for any losses due to its providing duplicates of the same item. The Bank will be responsible for errors caused by its willful misconduct or failure to exercise ordinary care. The Customer shall be responsible for any losses otherwise, including the inability to produce a better copy of the original check or the original check itself. The Bank is not responsible for third party hardware or software used by Customer as part of the Service. **Customer will maintain original Checks for a period of sixty (60) days.**