



Effective February 4, 2019, our Account Descriptions and Fees brochure for Northern Trust deposit accounts is amended as summarized below.

**The section titled “Personal Checking, Savings and Certificate of Deposit Accounts” is amended as follows:**

- **Northern Anchor (Interest Checking)** product, under Interest Compounding and Crediting Frequency, Footnote #3 is no longer valid.
  - Footnote\*\* referencing Northern Funds is no longer applicable with the elimination of Footnote #3.
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**The section titled “Non-Personal Checking, Savings and Certificate of Deposit Accounts” is amended as follows:**

- The **Business Anchor** product has been discontinued and is no longer offered.
  - **Non-Personal Northern Anchor** product, under Interest Compounding and Crediting Frequency, Footnote #3 is no longer valid.
  - Footnote\*\* referencing Northern Funds is no longer applicable with the elimination of Footnote #3.
  - The **Analyzed Commercial Anchor** product has been discontinued and is no longer offered.
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**The section titled “Service Fees” is amended as follows:**

- Overdrafts Paid and Items Paid against Nonsufficient 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 has changed to \$30.00 per occurrence**
- Overdrafts Returned and Items Returned against Nonsufficient 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 has changed to \$25.00 per occurrence**

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