

Important Information Regarding Changes to Services for Banking Deposit Accounts

DEPOSITED OR CASHED ITEMS RETURNED UNPAID

Phone and fax notifications for returned deposited items will no longer be provided as of May 13, 2019. Clients will continue to receive a notice via U.S. mail, including a “substitute check” for further negotiation with the paying bank or check issuer. As a reminder, there is a \$4.50 fee charged per item returned to the bank.

If you are a Treasury Management client, please call your Treasury Management Consultant to find out how to view your returned items through Treasury Passport.

BANK BY MAIL SERVICES

Bank by Mail services using P.O. Box 92000 will be discontinued as of May 31, 2019. As of June 1, 2019, Northern Trust’s Bank by Mail post office box will be closed and deposits received after that date will be returned to the depositor.

Effective immediately, a pre-addressed Bank by Mail envelope will not be included with deposit confirmation notices and will no longer be available in Northern Trust offices. Any existing supply of envelopes in your possession should be discarded.

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There are several options available to make deposits to your account:

- Mobile deposit via our Private Passport online banking app. Visit **northerntrust.com/privatepassport** for details and how to enroll.*
- Northern Trust ATMs using a Northern Trust Visa Debit Card.
- Participating MoneyPass ATMs using a Northern Trust Visa Debit Card.
- Northern Trust offices.

Should you have questions regarding these changes, please call your relationship manager or (888) 289-6542 to speak to a representative.

*Up to \$100,000 per check and \$250,000 per day.



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