

A Notice For Massachusetts Banking Clients

This is an annual notice required by Massachusetts law. No action is required.

Massachusetts residents 18 years or under or 65 years or older have the right to designate one checking and one savings account to have no minimum balance, no transaction fee and no fee for orders of the basic line of checks. The accounts for those of at least 65 years of age can be owned jointly with a spouse who is younger than 65. We may require an adult co-signer on accounts of minors. The fee for a transaction refused because of insufficient funds or paid despite insufficient funds for these accounts is \$5 per item.

Northern Trust will accommodate these requests for clients residing in Massachusetts.



**NORTHERN
TRUST**