


Schedules of Fees & Charges

EFFECTIVE JANUARY 23, 2023



FIRST NORTHERN BANK

 Equal Housing Lender | NMLS # 477014 | Member FDIC

FIRST NORTHERN BANK

SCHEDULE OF FEES AND CHARGES

Effective 01/23/2023

(All references to “Shown as” in this document refer to how the fee will appear in your periodic statement.)

CONSUMER DEPOSIT ACCOUNTS

Checking Account Monthly Maintenance Fees

Customer purchases checks.

BankOn Free Checking Account	No monthly maintenance fees. Refer to the BankOn Truth in Savings Disclosure for account details.
Classic Free Checking Account	No monthly maintenance fees. <i>If at any time in the life of this account, you request paper statements to be delivered to you via U. S. Mail your account type will automatically be changed to a <u>Classic Checking Account</u>, and you will pay the Monthly Maintenance fee disclosed below.</i>
Classic Checking Account (shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary)	\$3 Maintenance fee per monthly statement cycle. There is no minimum balance requirement that will allow you to avoid the Maintenance Fee shown. Includes paper statements delivered via U.S. Mail without check images. <i>If you wish to receive check images in your monthly paper account statement, this is an additional service, see <u>Statement Check Image Fee</u> below.</i>
50+ Free Interest Checking	No monthly maintenance fees. At least one account signor must be 50 years of age or older at time of account opening May choose to receive e-Statements or paper statements without check images with no additional charge <i>If you wish to receive check images in your monthly paper account statement, this is an additional service, see <u>Statement Check Image Fee</u> below.</i>
Benefits Checking Account Fees (Maintenance Fee shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary) (Statement Fee, if applicable, shown as <i>Paper Statement Fee</i>)	\$6.95 Maintenance fee per monthly statement cycle if you receive e-Statements Additional Fee: If you request paper statements to be delivered via U. S. Mail, you will be assessed an additional \$3.00 Paper Statement Fee per statement cycle. <i>If you wish to receive check images in your monthly paper account statement, this is an additional service, see <u>Statement Check Image Fee</u> below</i> REFER TO IMPORTANT TRUTH IN SAVINGS DISCLOSURE IMPORTANT DISCLOSURE STATEMENTS REGARDING ACCOUNT BENEFITS, REQUIREMENTS and LIMITATIONS.
Premier Interest Checking (shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary)	\$10.00 Maintenance fee per monthly statement cycle charged if <i>Minimum Daily Balance</i> ¹ falls below \$2,500 on any day of the statement cycle. No monthly maintenance fee charged if <i>Minimum Daily Balance</i> ¹ of \$2,500 or more is maintained every day of the statement cycle.
Statement Check Image Fee (shown as <i>Statement Check Image Fee</i>)	\$2.00 Check Image Fee per monthly statement cycle will be charged if you choose to include images of all checks that cleared your account during your statement cycle in your monthly paper account statement. This fee will be charged in addition to the Checking Account Monthly Maintenance Fees disclosed for all checking account types shown above.

¹ **Minimum Daily Balance** is defined as the lowest current balance in your account during your statement cycle.

Money Market, Savings & IRA Savings Account Maintenance Fees²

Personal Money Market Account (shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary)	\$10 Maintenance fee per monthly statement cycle assess if <i>Minimum Daily Balance</i> ¹ falls below \$2,500 every day of the statement cycle. No monthly maintenance fee charged if <i>Minimum Daily Balance</i> ¹ of \$2,500 or more is maintained every day of the statement cycle.
Statement Savings (shown as <i>Service Charge</i> in activity listing and <i>Maintenance Fee</i> under Service Charge Summary)	\$5 Maintenance fee per monthly statement cycle assessed if <i>Minimum Daily Balance</i> ¹ falls below \$500 on any day of the statement cycle. No monthly maintenance fee charged if <i>Minimum Daily Balance</i> ¹ of \$500 or more is maintained every day of the statement cycle.
Combined Statement Savings (Maintenance Fee shown as <i>Service Charge</i> in activity listing and <i>Maintenance Fee</i> under Service Charge Summary)	\$5 Maintenance fee per monthly statement cycle Monthly Maintenance Fee waived, regardless of the balance, when a monthly automatic transfer (\$25 minimum) from a First Northern Bank checking account has been processed during the month.
Minor Statement Savings	Free. No monthly maintenance fees.
Individual Retirement (IRA) Savings / Individual Retirement Certificate of Deposit (IRA CD) (Fees Shown as <i>Annual Maintenance Fee</i> , <i>Early Distribution Fee</i> and <i>Early Withdrawal/Transfer Fee</i> .)	No set up Fee \$35 Annual Maintenance fee – charged on first anniversary of account opening and every anniversary thereafter. \$25 per Early Distribution – when you make a withdrawal before the age allowed by law \$25 Early Withdrawal/Transfer Fee when closed by Early Withdrawal (IRA CD only) or Transfer to another Financial Institution (IRA CD or IRA Savings). See IRA Certificate of Deposit Truth in Savings Disclosure for additional Early Withdrawal Penalties.
Health Savings Account (Maintenance fee shown as <i>Service Charge</i>) (Other fees shown as <i>Set Up Charge</i> and <i>Corrected IRS Filing Fee</i>)	\$25 one time set up charge assessed at account opening \$5 Maintenance Fee per statement cycle if your <i>Minimum Daily Balance</i> ¹ falls below \$500 anytime during that period Maintenance Fee waived on accounts with automatic monthly transfers from eligible First Northern Bank (FNB) checking account
Holiday Club Savings (shows as <i>Holiday Savings Check Fee</i>)	No minimum balance, no monthly service charges, no partial withdrawals allowed \$10 minimum automatic transfer from an FNB checking account to Holiday Club Savings required. Holiday Fund Disbursement of full account balance on November 1 of each year, or if November 1 is on a weekend, the following Monday. \$10 Disbursement Fee charged if account holder does not have an FNB Checking Account tied to their Holiday Club Savings at time of Disbursement and will reduce your disbursement amount.

² Excessive withdrawal fees may apply to all Money Market and Savings Accounts. See section entitled, “Other Miscellaneous Deposit Account Fees” below.

BUSINESS DEPOSIT ACCOUNTS

Business & Commercial Checking Account Maintenance Fees

Customer purchases checks.

<p>Classic Free Business Checking Account</p>	<p>Free. No minimum balance required, no monthly maintenance fee If your account activity exceeds 1,000 items⁴ per monthly statement cycle or \$10,000 in total coin/currency transactions per monthly statement cycle <u>for two months in a row</u>, your account type may automatically be changed to a Commercial Checking Account and be charged fees through Account Analysis. See Commercial Checking, below.</p>
<p>Business Growth Checking</p>	<p>No Monthly Maintenance Fee if <i>Average Daily Balance</i>³ is \$10,000 or more for statement cycle \$20 per statement cycle if minimum <i>Average Daily Balance</i>³ falls below \$10,000 for statement cycle First two hundred items processed through account each statement cycle at no additional charge. \$0.30 per item⁴ processed through account beginning with 201st item and each item thereafter. \$0.15 per \$100 of cash deposited or withdrawn per statement cycle.</p>
<p>Business Interest Checking (Maintenance Fee shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary) (per item fees shown as a one total <i>Service Charge</i> in history and as <i>Total Combined Items</i> in Service Charge Summary.)</p>	<p>No Monthly Maintenance Fee if <i>Average Daily Balance</i>³ is \$10,000 or more for statement cycle \$15 Maintenance Fee per statement cycle if minimum <i>Average Daily Balance</i>³ falls below \$10,000 for statement cycle <i>Additional per item fees:</i> \$0.12 per item⁴ for first two hundred items processed \$0.30 per item⁴ for all items processed in excess of two hundred</p>
<p>Classic Free Community Checking</p>	<p>No Monthly Maintenance Fee. If your account activity exceeds 1,000 items⁴ per statement cycle or \$10,000 in total coin/currency transactions per statement cycle <u>for two months in a row</u>, your account may automatically be changed to a Commercial Checking Account and be charged fees through Account Analysis. See Commercial Checking, below.</p>
<p>Commercial Checking</p>	<p>Monthly Maintenance Fees and Service Charges for Commercial Checking Accounts are offset by Earnings Credits through Account Analysis. <i>Please see detailed Commercial Checking Account Analysis Fee Schedule.</i></p>
<p>Statement Check Image Fee (shown as <i>Statement Check Image Fee</i>)</p>	<p>\$2.00 Statement Check Image Fee per monthly statement cycle will be charged if you choose to include images of all checks that cleared your account during your statement cycle in your monthly paper account statement. This fee will be charged in addition to the Checking Account Monthly Maintenance Fees disclosed for all checking account types shown above.</p>

³ **Average Daily Balance** is calculated by adding each end of day Current Balance to one another for all days in the statement cycle and dividing the total by the number of days in the statement cycle to obtain the average.

⁴ **Items that count toward Business Checking Account Activity** include checks paid, checks deposited, deposit tickets, ACH debits, ACH credits and all other electronically submitted items.

Business Money Market and Savings Account Maintenance Fees²

Business Money Market Investment (shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary)	\$10 Maintenance Fee per monthly statement cycle fee assessed only if <i>Minimum Daily Balance</i> ¹ falls below \$2,500 on any day of the statement cycle.
Business Statement Savings (shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary)	\$5 Maintenance Fee per monthly statement cycle fee assessed if minimum daily balance falls below \$500 on any day of the statement cycle. No monthly maintenance fee charged if <i>Minimum Daily Balance</i> ¹ of \$500 or more is maintained every day of the statement cycle.
Business Combined Statement Savings (shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary)	\$5 Maintenance Fee per monthly statement cycle fee

Miscellaneous Fees and Service Charges

Automated Teller Machine (ATM) and Debit Card Fees

ATM activity at a First Northern Bank ATM	No charge for any withdrawal, deposit, inquiry, or transfer.
ATM Activity at a MoneyPass Network Member ATM in the U.S.	No charge for any withdrawal, deposit, inquiry, or transfer. This includes US dollar transactions performed in Puerto Rico and the US Virgin Islands.
Out of Network ATM Fee ATM Activity Fee at an ATM located in the U.S. that is NOT a member of the MoneyPass Network (FNB fee shown as FEE FOR CHECKING W/D) (Additional ATM Owner Fees may be shown as an ATM SURCHARGE or may be included by the ATM Owner in your transaction total.)	\$2.50 fee for each for inquiry, transfer, or withdrawal. <i>This includes transactions that occur in Puerto Rico and the US Virgin Islands</i> <i>Avoid these fees by using an FNB or MoneyPass Network ATM.</i> Additional Fees vary by ATM Owner. ATM Owners outside of the Money Pass Network may charge a fee for ATM transactions. <i>These are not FNB fees and are outside of FNBs control.</i>
Foreign Country ATM Cash Activity Fees (FNB fee shown as FEE FOR CHECKING W/D) (One percent transaction fee shown as <i>Master Card Cross Border Fee</i>) (Additional ATM Owner Fees may be shown separately or may be included by the ATM Owner in your transaction total.)	\$2.50 fee for each inquiry, transfer, or withdrawal at ATMs outside of the U.S., including foreign currency transactions performed in Puerto Rico, and the U.S. Virgin Islands. Additionally, you will be charged 1% of the transaction amount after conversion to U.S. Dollars as a Cross Border Fee. Additional Fees vary by ATM Owner. ATM Owners outside of the Money Pass Network may charge a fee for ATM transactions. You may also be charged Currency Conversion Fees for ATM withdrawals made in a currency other than U.S. Dollars. <i>These are not FNB fees and are outside of FNBs control.</i>
Fees for Debit Card Transactions in the U.S. (May be shown as a separate charge or included by Merchant in your transaction total.)	Fees vary by Merchant. Merchant may charge a fee for debit card transactions. <i>These are not FNB fees and are outside of FNBs control.</i>

<p>Fees for Debit Card Purchase Conducted in a Foreign Country and in a Currency Other than U.S. Dollars (shown as <i>Master Card Cross Border Fee</i>)</p> <p><i>(Additional Merchant Fees may be shown separately or may be included by the Merchant in your transaction total.)</i></p>	<p>Fee is 1% of transaction amount after conversion to U.S. Dollars.</p> <p>Additional fees vary by Merchant. Merchants may charge a fee for a debit card transaction. You may also be charged a Currency Conversion Fee. <i>These are not FNB fees and are outside of FNB control</i></p>
<p>FNB Debit Card Replacement Fee (shown as <i>Debit Card Replacement Fee</i>)</p>	<p>\$10 fee per replacement card will be charged when consumer orders a replacement card for a lost or damaged card. Fee not assessed when replacement cards are ordered due to fraud and/or theft.</p>

Wire Transfer Fees – Consumer Accounts Only

For Business Account Wire Transfer Fees, see section entitled, “**Treasury Management Fees for Business,**” below.

<p>Incoming Domestic Wire Fee (shown as <i>Wire Fee</i>)</p>	<p>No fee. You receive a wire transfer to be credited to your account at FNB from another financial institution located within the United States</p>
<p>Incoming International Wire Fee (shown as <i>Wire Fee</i>)</p>	<p>No fee. You receive a wire transfer to be credited to your account at FNB from a financial institution located outside of the U.S.</p>
<p>Outgoing Domestic Wire Fee (shown as <i>Wire Fee</i>)</p>	<p>\$40 fee per wire transfer. You request funds to be wired from your FNB account to an account at another financial institution located within the United States.</p>
<p>Outgoing International Wire Fee in U.S. Dollars or Foreign Currency (shown as <i>DDA Outgoing International Wire Fee</i>)</p>	<p>\$70 fee per wire transfer. You request funds to be wired from your FNB account to an account at a financial institution located outside of the United States</p>
<p>Wire Transfer “Tracer” Fee (shown as <i>Wire Transfer Tracer Fee</i>)</p>	<p>\$55 fee per request. You request the bank trace a wire transfer that was not received by the intended recipient at another financial institution</p>

Overdraft (Paid Item) & Non-Sufficient Funds (NSF) Returned Item Fees

<p>Overdraft (OD) Fee</p> <p>(shown as <i>Overdraft Fee</i>)</p>	<p>FNB pays an item when your account does not have enough money in your AVAILABLE BALANCE⁵, causing your account to be overdrawn.</p> <p>\$32 fee for each item⁶ (Consumers and Classic Free Checking Accounts held by Sole Proprietors may be charged a maximum of 6 Overdraft Fees per day, for a total of \$192. There is no daily maximum for other Business and Commercial Checking Account holders.)</p> <p>Be aware that your item⁶ may be presented multiple times. We do not monitor or control the number of times your transaction item is presented for payment. We may charge a fee EACH TIME the item is presented if the amount of money in your account is not sufficient to cover that item. This may result in multiple fees being assessed for THE SAME ITEM. We may charge you an Overdraft Fee (if we pay the item) AFTER we have charged you NSF Fee(s) (if we returned the item when it was presented for payment at an earlier time.)</p> <p><u>An Overdraft Fee WILL NOT be charged under the following circumstances:</u></p> <ol style="list-style-type: none"> 1. If your Consumer account balance at the end of the day is overdrawn by \$10 or less 2. If the item⁶ being presented to your Consumer account is \$10 or less 3. On an everyday one-time debit card transaction or ATM withdrawal, if your available balance was sufficient at the time the transaction was authorized, even if your account balance is overdrawn at the time the transaction is presented for payment. 4. On an everyday one-time debit card transaction or ATM withdrawal unless you have expressly opted-in to the FNB Full Overdraft Protection Service (Full ODP). If you have opted-in to Full ODP, you have agreed that Overdraft Fees will be charged to your account in exchange for payment of these items.
<p>Non-Sufficient Funds Returned Item (NSF) Fee</p> <p>(shown as <i>NSF Returned Item Fee</i>)</p>	<p>FNB returns an item⁶ presented for payment when your account does not have enough money in your AVAILABLE BALANCE⁵</p> <p>\$32 fee for each item⁶ (Consumers & Classic Free Business Checking Accounts held by Sole Proprietors holders may be charged a maximum of 6 Non-Sufficient Funds Returned Item Fees per day, for a total of \$192. There is no daily maximum number of NSF Returned Item Fees that may be charged to other Business and Commercial Checking Account holders)</p> <p>Be aware that your item⁶ may be presented multiple times. We do not monitor or control the number of times your transaction item is presented for payment. We may charge a fee EACH TIME the item is presented if the amount of money in your account is not sufficient to cover that item. This may result in multiple Non-Sufficient Funds fees being assessed for THE SAME ITEM.</p> <p><u>A Non-Sufficient Funds Returned Item Fee WILL NOT be charged under the following circumstances:</u></p> <ol style="list-style-type: none"> 1. If the item⁶ being presented to your account is \$10 or less. 2. On a declined ATM withdrawal attempt or every day one-time debit card transaction attempt, such as a purchase at a grocery store or other merchant. 3. To a BankOn Checking Account
<p>Reserve Account Advance Fee</p> <p>(shown as <i>Transfer Fee</i>)</p>	<p>2% of the advance amount will be charged as a Transfer Fee. For example, when \$200 is advanced from your Reserve Account, your checking account will be charged a \$4 Transfer Fee.</p>

⁵ **AVAILABLE BALANCE** is defined as your Ledger (or Current) Balance plus or minus today's activity, minus holds for total of transactions that have not yet cleared (such as holds placed by merchants for one-time debit card purchases), and minus total of deposited checks that may have had Uncollected Funds Holds placed on them at the time of deposit.

⁶ **Items that may be charged OD or NSF Returned items fees may include** checks, automatic bill payment, one-time ACH debit, recurring debit, ATM withdrawal, or everyday one-time debit card transaction.

OVERDRAFT PROTECTION OPTIONS. FNB offers two Overdraft Protection alternatives **to help you avoid Overdraft and NSF Returned Item Fees.** 1. Savings Account overdraft automatic transfers, and 2. Reserve Account Line of Credit (requires credit approval.) Either account can be linked to your checking account to avoid overdraft situations. Fees for these services apply.

OVERDRAFT PROGRAM OPTIONS. FNB offers two Overdraft Programs from which you may choose. The Standard and Full Programs may help you avoid check returns and rejected electronic transactions up to a certain overdrawn amount. **However, all Overdraft and Non-Sufficient Funds fees as listed above will apply.** You may choose either of these options, or no Overdraft Program. You may change your Overdraft Program choice at any time by contacting the bank. See [Understanding and Avoiding Overdraft and Non-Sufficient Fund \(NSF\) Returned Item Fees](#) and the [Overdraft Program Service Policy](#).

CONSUMER ONLINE BANKING AND MOBILE BANKING SERVICES FEES

Online and Mobile Banking Fees	Basic Online Banking Services are free , including Mobile Check Deposit, Account and Balance Inquiry, electronic statements, Balance Transfer, External Bank Transfer from your FNB Account to another account owned by you at another financial institution, Account History/Statements, History Export or Address Change. Bill Payment is free for Consumer Accounts only.
Electronic Periodic Statement Fee	Free. Fees may apply to receive paper statements, with additional charge if statement will include check images
Expedited Bill Pay Payment Request <i>(Fee shown as Rush Payment Fee Bill Pay)</i>	Fee assessed when you enter a Bill Payment request into your FNB Online Banking service and request the payment to be expedited. For next and second business day options, all requests must be received by 1 p.m. Pacific Time. Fees are as follows: \$34.95 each for Next Business Day Delivery \$29.95 each for Second Business Day Check Delivery \$6.95 each for Second Business Day Electronic Delivery
<i>All Deposit Account Fees disclosed within this Schedule of Fees and Service Charges still apply to the requests and activity that occur on the deposit account, regardless of whether they were performed within Online Banking, Mobile Banking, or by any other method.</i>	

Other Miscellaneous Deposit Account Fees – Businesses & Consumers

Account Research <i>(shown as Account Research Fee)</i>	You request the bank to complete research for various data within your deposit account, and potentially provide copies for your records. \$30 per research hour \$2 per copy provided \$20 Minimum Fee per research project requested
Cashier's Check	\$10 per check purchased. Check paid for by you and issued by the Bank. <i>Cashier's checks</i> are treated as guaranteed funds because the bank, rather than the purchaser, is responsible for paying the amount. Can be an alternative to a personal check.
Checks or Other Supplies Ordered	An order of personal checks, deposit slips, or other banking supplies. Price varies based on nature and quantity of items ordered. Fees vary and are charged via ACH by supplying vendor.
Check Cashing for Non-Customers	\$25 per check cashed. Charged only to non-customers when the check amount is over \$5,000
Coin Processing for Consumer Customers	10% fee of total dollar amount of unrolled or bagged coin counted via coin counting machine. For example, if the bank uses the coin counter to count \$60 in loose unrolled coin, a fee of \$6.00 or 10% will be charged.

Collection Charges – Incoming <i>(fees listed do not include fee assessed by your payee's financial institution whose customer issued the check to you.)</i>	\$25 per check received for incoming collection from your check payee's financial institution for collection against your account
Collection Charges - Outgoing <i>(fees listed do not include fee assessed by financial institution whose customer issued the check to you.)</i>	\$25 per check sent for outgoing collection You ask Bank to send a check that has previously been returned unpaid to FNB, to bank whose customer issued check to you in an attempt to collect the funds for that check.
Counter Checks and Deposit Slips	\$2.50 per 5 (five) counter checks \$2.50 per 5 (five) counter deposit slips Emergency checks or deposit slips provided in-person at a branch when you do not have any checks or deposit slips left in your checkbook.
Court Ordered or Court Blocked Accounts	\$15 Maintenance fee per monthly statement cycle, in addition to other fees applicable based on account type.
Deposit Correction Fee <i>(shown in history as Service Charge, and Statement Service Charge Summary as Total Deposit Correction)</i>	\$10 per corrected deposit. When the amount you entered onto the deposit slip is not accurate and must be adjusted by the Bank. Fees are totaled and charged as one amount on the final business day of your statement cycle. For example, if you have 2 (two) deposit corrections during the month, you will be charged once, for a total of \$20.
Deposited Item Returned or Cashed Check Returned <i>(Fee shown as Returned Deposited Item Fee)</i>	\$10 per item returned – drawn on a domestic financial institution. \$25 per item returned – drawn on a foreign financial institution. You deposit or cash an item that is returned to the Bank unpaid. In the Bank's sole discretion, certain returned items may be reprocessed (resubmitted for payment) in a second attempt to collect payment on your behalf and save you the inconvenience of deducting the amount of the item from your account balance. If the item is returned unpaid a second time, it will then be charged back to your Account and a Returned Deposited Item Fee will be assessed.
Excessive Withdrawal Fee Money Market Account <i>(Total Excessive Withdrawal Fees for Period shown as Service Charge in activity listing and Withdrawal under Service Charge Summary.)</i>	. \$10 Excessive Withdrawal Fee per excessive transaction over 6 (six) for each statement cycle. Refer to your account <u>Truth in Savings Disclosure, Terms & Conditions of Your Account or Additional Deposit Account Terms & Conditions</u> for details.
Excessive Withdrawal Fee Savings Account <i>(Total Excessive Withdrawal Fee for period shown as Service Charge in activity listing and as Withdrawal under Service Charge Summary)</i>	\$1 Excessive withdrawal fee per excessive transaction over 3 (three) each statement cycle Refer to your account <u>Truth in Savings Disclosure, Terms & Conditions of Your Account or Additional Deposit Account Terms & Conditions</u> for details.

Legal Process (shown as <i>Legal Order Processing Fee</i>)	\$100 per Legal Process received by Bank. FNB receives a garnishment, attachment, levy, subpoena, or other legal order for processing against your deposit account. Account will not be overdrawn by this fee.
Medallion Signature Guarantee	\$20 per signature. No fee will be charged to place a Medallion Signature Guarantee on First Northern Community Bancorp Stock Certificate
New Account Closure Fee	\$25 fee assessed if new account closed within 90 (ninety) calendar days of account opening.
Notary Service	Ask for current fee amount. No charge for notarization of FNB documents. Assessed per notarized signature on non-FNB documents. Request current fee at time of service.
Notice of Inactive Account (shown as <i>Notice of Inactive Account</i>)	\$2 per Notice Mailed.
Safe Deposit Annual Rental Fee	\$40 - \$150 annually based on box size. Box size and availability vary by branch office. Will be charged at box opening and on each anniversary date of box opening.
Safe Deposit Replacement Key	\$30 per replacement key. You will be issued two Safe Deposit Box entrance keys. If you lose one key, or close your box and only return one key, you will be charged a Replacement Key Fee.
Safe Deposit Drilling Fee	\$300 per box drilled If the safe deposit box must be opened and the customer's key is not available for use. This could occur, for example, if both customer keys have been lost, or if a box is drilled for non-payment of rent.
Signature Guarantee/Validation	\$10 per signature. Service available to bank customers only.
Statement Copy (shown as <i>Statement Copy Fee</i>)	\$2 per statement copy Providing additional copies of your statement that you pick up at branch or ask us to mail or securely email to you.
Stop Payment Fee – Check, ACH, or another Electronic Debit (Fee shown as <i>Stop Item Charges</i>)	\$25 per stop payment per item initially requested or renewed A check Stop Payment Order is effective for 6 months. If your initial Stop Payment Order has expired, you may renew the Stop Payment Order for an additional 6 months. A renewal request will be charged an additional Check Stop Payment Fee. An Automated Clearing House (ACH) or another electronic debit item is effective indefinitely.
Telephone Transfer Fee (shown individually as <i>Service Charge</i> , shown as <i>Total Telephone Transfer</i> in Service Charge Summary)	\$4 each per Telephone Transfer requested. You make a telephone request to transfer funds between your FNB accounts. Fees are assessed on the last business day of your statement cycle, for ALL telephone transfers made during the period. For example, if you made 3 (three) telephone transfers during the statement cycle, your will be charge \$12.

TREASURY MANAGEMENT FEES FOR BUSINESSES NOT ON ACCOUNT ANALYSIS

Online and Mobile Banking Fees	Basic Online Banking Services are free , including Check Deposit, Account and Balance Inquiry, electronic statements, Balance Transfer, External Bank Transfer from your FNB Account to another account owned by you at another financial institution, Account History/Statements, History Export or Address Change.
ACH Origination Services (Fees are totaled and shown as <i>Cash Management Fee</i>)	You must apply and be approved for this Service. \$25 Basic Maintenance per month per Business Entity with service for one originating deposit account \$50 Basic Maintenance per month per Business Entity with service for more than one originating deposit account \$0.20 per transaction processed \$5.00 per item of ACH items created by business returned to bank as unauthorized or non-sufficient funds \$15.00 per Reversal of an ACH item created by business. Bank cannot guarantee success of reversal attempts.
Bill Payment (shown as <i>Bill Payment Fee</i>)	\$6 per statement cycle for Monthly Maintenance
Coin Processing for Business Customers	\$5.25 Coin per box (withdrawn) 10% of total value of unrolled , loose bagged coin, non-standard bag \$7 per bag Coin, loose bagged, standard bag
Duplicate Notice Fee	\$10 per month for each duplicate notice address
Escrow Account Services	\$50 Maintenance Fee per account per month \$100-\$500 Set Up Fee (dependent on cost of legal review)
Expedited Bill Pay Payment (Fee shown as <i>Rush Payment Fee Bill Pay</i>)	Fee assessed when you enter a Bill Payment request into your FNB Online Banking service and request the payment to be expedited. For next and second business day options, all requests must be received by 1 p.m. Pacific Time. Fees are as follows: \$34.95 each for Next Business Day Delivery \$29.95 each for Second Business Day Check Delivery \$6.95 each for Second Business Day Electronic Delivery
Facsimile Signature Agreement	\$25.00 Annual Fee charged at acceptance of Agreement and on the anniversary date thereafter
Federal and State Tax Payments (fees totaled and shown as <i>Cash Management Fee</i>)	\$25 Basic Maintenance per month
Fraud Detection Services (shown as <i>Positive Pay Fees</i>)	Basic Maintenance Fees: \$25 per month if one deposit account on service \$50 per month if two or three deposit accounts on service \$15 per month for each additional deposit account on service over 3 (three) \$1 per item missed deadline fee
Multiple Mailing (shown as <i>Multiple Mailing</i>)	\$5 per month per additional mailing address When you request account statements be mailed to more than one mailing address

Night Depository Services (shown as <i>Annual Night Deposit Fee</i>)	\$25 Annual Maintenance Fee if issued Night Drop key \$30 per locked fabric bag with key \$40 per box large one-time use night drop bags \$30 per box small one-time use night drop bags \$1 per bag one-time use night drop bags, small or large
Remote Deposit Capture (shown as <i>Service Fees</i>)	You must apply and be approved for this Service No Charge for first Scanner, with 2-year agreement <i>Additional Scanners may be purchased at current market price</i> \$50 Maintenance Fee per Month per primary location \$15 Maintenance Fee per Month per additional location \$125 Set Up Fee – One time charge, assessed when service approved \$.08 per item deposited
Special Statement Fees	\$5.00 per month per Special Cutoff Statement (if you request the bank end your statement cycle on a certain date, which is not a normal statement cycle end date. <i>This is available to business customers only.</i>) \$5.00 per Duplicate or Partial Transcript Statement (if you request a paper copy of your account statement or a printout of your account activity between certain dates that are not your full statement cycle.)
Wire Transfer Service (per wire fees shown separately on account statement)	\$30 per Domestic outgoing wire transfer \$50 per International outgoing wire transfer
<i>All Deposit Account Fees disclosed within this Schedule of Miscellaneous Fees and Service Charges still apply to the requests and activity that occur on the deposit account, regardless of whether they were performed within Online Banking, Mobile Banking, or by any other method.</i>	

Refer to First Northern Bank: Account Agreement; Terms and Conditions of Your Account; Additional Deposit Account Terms and Conditions; Electronic Banking Services Agreement & Disclosure Statement, Deposit Rates Sheet and; Account Product Truth in Savings Disclosures for further essential information.

ACCOUNT ANALYSIS SERVICES ARE AVAILABLE FOR BUSINESSES WITH HIGH ACCOUNT ACTIVITY. PLEASE ASK FOR MORE INFORMATION.