



## FIRST NORTHERN BANK

### First Northern Bank Account Analysis Fee Schedule As of 01/23/2023

<b>Commercial Checking Account Basic Maintenance Fee</b>		\$22 per account, per month
<b>Per Item<sup>1</sup> Fees – totaled and charged to Account Analysis at end of Statement Cycle</b>		
	ACH Credits	\$0.20 per item
	ACH Debits	\$0.20 per item
	Administrative Fee	\$0.13 per \$1,000 of average current balance
	Checks Deposited	\$0.17 per check
	Checks posted	\$0.20 per check
	Coin, loose bagged, standard bag	\$7 per bag
	Coin, loose bagged, non-standard bag	10% of total dollar value of coin
	Coin per Box (purchased)	\$5.25 per Box
	Coin per Roll (purchased or deposited)	\$0.15 per Roll
	Currency (withdrawn or deposited)	\$0.15 per \$100
	Deposit Correction	\$10 per correction
	Deposited Item Returned – Domestic	\$10 per item
	Deposited Item Returned – International	\$25 per item
	Deposit Tickets	\$1 per ticket processed
	Duplicate Notice	\$10 per notice
	Foreign Item Returned	\$25 per item
	Telephone Transfer	\$4 per Transfer
<b>Additional Treasury Management Service Fees That May Be Charged Through Account Analysis</b>		
ACH Origination Services	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	
Electronic Lock Box Service	\$75 per Account Basic Monthly Maintenance \$20 Daily Transmission Fee per account \$0.35 per item processing fee (monthly minimum \$175)	
Federal and State Tax Payments	\$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 account on service over 3. \$1 per item missed deadline fee	
NSF Returned Item Fees	\$32 per item returned. No daily limit.	

<sup>1</sup> Items include checks paid, checks deposited, deposit tickets, ACH Debits and ACH Credits.

Overdraft Fees	\$32 per item paid. No daily limit
Remote Deposit Capture (Fees totaled and shown as <i>Cash Management Fee</i> )	You must apply and be approved for this Service No Charge for first Scanner, with 2-year agreement <i>Additional Scanners can 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
Stop Payment Order	\$25 each initial Stop Payment Order \$25 each Renewal of Expired Stop Payment Order
Wire Transfers	\$30 per Domestic outgoing wire transfer \$50 per International outgoing wire transfer \$35 per Reverse Wire requested.
Zero Balance Accounts	\$35 Maintenance Fee for Master Account, per month \$25 Maintenance Fee for each Sub-Account per month

**Additional Banking Service Fees Which May be Hard Charged to Your Commercial Checking Account**

Account Research	\$30 per research hour, \$2 per copy provided \$20 Minimum Fee
Bill Payment	\$6 per statement cycle for Monthly Maintenance
Cashier's Check	\$10 per check purchased.
Check Printing	Varies depending on style of checks and quantity ordered.
Collection Charges – Incoming	\$25 per check received \$30 per check received
Collection Charges - Outgoing	\$25 per check sent \$30 per check sent
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	\$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
Legal Process	\$100 per Legal Process received
Multiple Mailing	\$5 per month per additional mailing address When you request account statements be mailed to more than one mailing address
New Account Closure Fee	\$25 fee assessed if new account closed within 90 (ninety) calendar days of account opening.
Night Depository Services	\$25 Annual Maintenance Fee if issued Night Drop key \$30 per locked fabric bag with key One time use bags: \$40 large per box, \$30 small per box, \$1 per bag
Special Statement Fees	\$5.00 per month per Special Cutoff \$5.00 per Duplicate or Partial Transcript Statement
Stop Payment Fee - Check Placed with exact Check Issue Amount	\$25 per stop payment per item initially requested or renewed
Stop Payment Fee - Check Placed without exact Check Issue Amount	\$30 per stop payment initially requested or renewed
Stop Payment Fee - ACH or Other Electronic Debit	\$25 per stop payment