

# **Guide to Accounts and Services**

This guide contains important details regarding the transition of your accounts and services to First Northern Bank on January 23, 2023.

**FIRST NORTHERN BANK**

# Online and Mobile Access to Your Accounts

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## PERSONAL ACCOUNTS

You will access your accounts through First Northern Bank's Online Banking and mobile app.

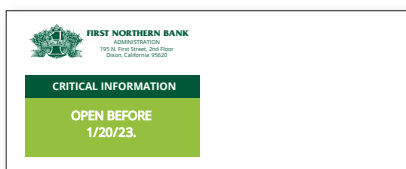
- Your user ID will remain the same.
- We will send you an Access Code based on your preferred delivery selection (e.g. text message, phone call, or email) during your first login. *Please verify you have the correct contact information in Columbia Connect prior to January 20, 2023 to ensure immediate access to your accounts.*
- First-time login instructions will be mailed to you prior to January 23, 2023 and will also be available at **thatsmybank.com**.

## BUSINESS ACCOUNTS

You will access your accounts through the First Northern Bank's Online Banking and mobile app.

- Your user ID will remain the same.
- We will send you an Access Code based on your preferred delivery selection (e.g. text message, phone call, or email) during your first login. *Please verify you have the correct contact information in Online Banking prior to January 20, 2023 to ensure immediate access to your accounts.*
- First-time login instructions will be mailed to you prior to January 23, 2023 and will also be available at **thatsmybank.com**.

Watch for this important mailer:



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# Transition Checklist

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This list of items is designed to help ensure you are prepared for the transition.

## All Clients

We recommend you complete these items prior to the transition.

- **Add the Client Solutions Center contact information to your phone**  
(877) 362-6000  
[onlinesupport@thatsmybank.com](mailto:onlinesupport@thatsmybank.com)
- **Add (800) 818-24HR to your phone contacts for fast access to First Northern Bank's Telephone Banking system (TeleBank)**  
You will have access to First Northern Bank's Telephone Banking system as of 8:00 a.m. on January 23, 2023. More information on page 20.
- **Print copies of checks you want to keep**  
Recommended you save your recent images of checks that have cleared prior to January 23, 2023 for your records.
- **Print previous statements**  
Recommended you save your previous statements from at least 2022 for your records.
- **Review account transition charts**  
Review the features of your new First Northern Bank accounts. If you are not satisfied with your new account, please speak with your branch to review alternatives, and refer to the enclosed personal and business account information. More information begins on pages 23 and 29.
- **Save the new routing number for incoming wires**  
Beginning January 23, 2023, incoming wires will need to be received using the 121105156 routing number.

# Service Interruptions

The following interruptions affect your existing Columbia Bank services.

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## Columbia Connect (Online Banking and mobile app)

Columbia Connect online banking systems **will not** be available during the transition weekend.

**Friday, 1/20/23 – 9:00 p.m.**

Online banking systems become unavailable.

**Monday, 1/23/23 – 8:00 a.m.**

Begin using First Northern Bank's online banking systems. Follow the first-time login instructions mailed to you.

## Debit/ATM Cards

Debit/ATM cards **can be used** during the transition weekend.

**Saturday, 1/21/23 – 2:00 a.m.**

Columbia Bank debit/ATM cards will be deactivated.

**Saturday, 1/21/23 – 2:00 a.m.**

Activate and start using your First Northern Bank debit card.

## Branch ATMs

Branch ATMs **will not** be available during the transition weekend.

**Friday, 1/20/23 – 2:00 p.m.**

Branch ATMs will not be available for use

**Tuesday, 1/24/23 – 9:00 a.m.**

Branch ATMs will be available for use

## Bill Pay

Bill pay systems **will not** be available starting Wednesday, January 18, 2023, at 2:00 p.m. However, any payments you previously scheduled to occur on Thursday, January 19, 2023 and after will be processed as usual.

**Wednesday, 1/18/23 – 2:00 p.m.**

Bill pay systems become unavailable.

**Monday, 1/23/23 – 8:00 a.m.**

Begin using First Northern Bank's bill pay.

## Telephone Banking

The current Columbia Bank 24-hour automated telephone banking system (800-304-0050) **will not** be accessible during the transition weekend.

**Friday, 1/20/23 – 5:00 p.m.**

Telephone Banking becomes unavailable.

**Monday, 1/23/23 – 8:00 a.m.**

Begin using First Northern Bank's Telephone Banking (TeleBank) at (800) 818-24HR.

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## Mobile Deposit

Your current mobile deposit system **will not** be available during the transition weekend.

**Friday, 1/20/23 – 6:00 p.m.**

Your final deposits must be accepted and received.

**Monday, 1/23/23 – 8:00 a.m.**

Begin using First Northern Bank's mobile deposit system. The deposit cutoff time for same day credit is 7:00 p.m. Pacific Time.

## Zelle (P2P) & Bank2Bank (External Transfers)

The current person-to-person payment system **will not** be available during the transition weekend.

**Friday, 1/20/23 – 9:00 p.m.**

Your final transaction must be initiated.

**Monday, 1/23/23 – 8:00 a.m.**

Begin establishing external transfers and initiating person-to-person payments in First Northern Bank's Online Banking.

# About First Northern Bank

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First Northern Bank, founded in 1910, is an independent, full-service community bank headquartered in Dixon, California.

Our branch offices and business units are staffed by experienced employees whose market knowledge, customer familiarity, and local decision-making provide a level of relationship banking that has set the bar for financial services providers in our communities for almost 113 years. Our local offices offer a wide range of personal and business banking products and services that are competitive with larger financial institutions, such as Mortgage, SBA, and Agribusiness Lending. More importantly, our employees deliver this depth of capabilities with a superior level of customer service that continues to set us apart from our competitors.

First Northern Bank is widely respected for its commitment to enhancing the economic vitality and social welfare of the communities it serves, forging customer and community partnerships that result in consistent growth in our market share.

## Our Purpose

We are here to build long-lasting relationships where we can address specific financial needs on a personalized basis, provide opportunities for our employees, and be committed and passionate about making a difference in our communities.

## Our Mission

To remain an independent financial services provider, we will continuously increase shareholder value by employing the very best people who exceed customer expectations and serve our community.

## Our Core Values

People First | Absolute Integrity | Zest for Excellence



# Executive Officers



**Louise A. Walker**

President, CEO & Director  
*Retiring December 31, 2022  
as President & CEO*



**Jeremiah Z. Smith**

Sr. EVP/Chief Operating Officer  
*President & CEO effective  
January 1, 2023*



**Jeffrey Adamski**

Executive Vice President  
Senior Loan Officer



**Denise E. Burris**

Executive Vice President  
Chief Information Officer



**T. Joe Danelson**

Executive Vice President  
Chief Credit Officer



**Kimberly A. DeBra**

Executive Vice President  
Chief Communications Officer



**Kevin Spink**

Executive Vice President  
Chief Financial Officer



**Libby Feyh**

Senior Vice President  
Human Resources Director



**Cathleen Gorham**

Senior Vice President  
Operations Administrator

# Questions and Answers

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## General

**When will the transition to First Northern Bank accounts and services occur?**

The transition is scheduled for the weekend of January 20, 2023. However, the changes to your accounts and services will not be noticeable until Monday, January 23, 2023.

**Will the business hours at my branch change?**

All branches will retain the same hours of operation after the transition.

**Will the phone number of my branch remain the same?**

All branch phone numbers will remain the same.

**Will the toll-free number remain the same?**

The toll-free number will change as of January 23, 2023. Please review our contact information on the back cover of this guide.

**Will any of my current services be unavailable during the transition weekend?**

We have worked to minimize the impact to your services throughout the transition. However, a small number of systems will experience reduced functionality or will be unavailable for periods of time throughout the transition weekend. For a list of service interruptions, please see page 6.

**When will call center support be available?**

Please review the back cover of this guide for important contact information.

**Who can I contact for help throughout the transition?**

A number of resources are available to assist you throughout the transition. Please refer to the back cover for contact information.

## Account Information

**Will my account number change?**

No, your account numbers will not change.

**Will my routing number change?**

Yes, your routing number will change to 121105156 on January 23, 2023.

**After the transition, can I still use my Columbia Bank checks?**

Yes, you may continue using Columbia Bank checks up to 30 days after the transition date of January 23, 2023. You can order First Northern Bank checks

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inside First Northern Bank's Online Banking or visit your branch after the transition weekend. Be sure to securely destroy your remaining Columbia Bank check inventory.

### Will the features of my account remain the same?

Some of the features of your account will change. To review the details of your new First Northern Bank account, please read the Account Transition Charts that begin on pages 23 and 29.

### Will my fees change?

Please review the Account Transition Charts beginning on pages 23 and 29, as well as the Schedule of Fees and Charges enclosed with this mailing for a detailed list.

### Will my statement date change?

You will receive a final statement for your Columbia Bank accounts ending on January 20, 2023. Your new statement dates will be as follows:

- **Personal Checking statements** 20th of each month
- **Personal Savings statements** Quarterly/Periodic based on account activity
- **Business Checking statements** Month-end
- **Business Savings statements** Quarterly/Periodic based on account activity

### Will the information on my statement change?

Although the appearance of your statement will change, the account detail and content will remain the same.

### Will my branch be able to provide my Columbia Bank transaction history after January 20, 2023?

No, it is recommended you maintain copies of your account statements for future reference, including for tax purposes.

### Will my automatic transfers between accounts continue?

#### **Online Banking Transfers:**

Yes, your automatic transfers created using the current online banking systems will continue.

#### **Branch Transfers:**

All automatic withdrawal and deposit functions between your accounts that were initiated at a Columbia Bank branch will continue without interruption.

### Will my automatic payments and direct deposits continue?

You will need to provide all originators with the new routing number, 121105156, to ensure no interruption.

# Questions and Answers

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## Will I receive my year-end tax forms?

Yes, Columbia Bank will be sending you your 2022 tax forms. However, we recommend you save a copy of your 2022 account statements for reference.

## Will my Certificate of Deposit change?

Your Certificate of Deposit will continue with its current term and rate until maturity. You will receive a notice regarding any changes to your Certificate of Deposit prior to renewal.

## Will my deposit accounts continued to be insured by FDIC?

Yes, your deposit accounts will be covered as per FDIC's limits. Please visit [fdic.gov](https://www.fdic.gov) for more information.

## Loans & Lines of Credit

### Will my existing loan or line of credit account number and information change?

No, your loan or line of credit number and information will remain the same.

### Will the terms of my loan or line of credit change?

No, the terms of your loan or line of credit will remain the same.

### Will my automatic loan payments continue without interruption?

Automatic payments from your Columbia Bank deposit account to your loan account should continue without interruption.

Automatic payments that you have set up from external accounts to your Columbia Bank loan will need to be provided the new routing number, 121105156.

### Will my loan or line of credit account statement change?

Although the appearance of your statement will change, the account details and content will be similar.

### Will my loan payments be applied to my account in the same manner?

Some clients may see a change in how their payments are applied. First Northern Bank applies payments in the following order: interest, principal, escrow, late fees, and other fees/charges.

### How do I apply for a loan?

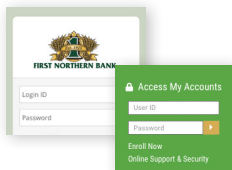
Visit your local branch, contact your banker or visit [thatsmybank.com](https://www.thatsmybank.com).

## Personal Online Banking and Businesses without Additional Services

### Will my Online Banking login information change?

No, you will continue to use your current user ID and password for your first login, at which time you will be prompted to establish a new password.

### How will I access First Northern Bank's Online Banking?



As of 8:00 a.m. on Monday, January 23, 2023, you may access the First Northern Bank online banking system from the "Access My Accounts" box in the upper right corner of our home page at **thatsmybank.com** or via our mobile app.

### What accounts will I be able to view in First Northern Bank's Online Banking?

The accounts that you see today in Columbia Connect will be available for viewing after the transition. In limited circumstances, some accounts may not be displayed.

### Will I see my previous transaction history in First Northern Bank's Online Banking?

No. It is recommended you maintain copies of your account statements for future reference, including for tax purposes.

### Will I be able to view my previous online statements in Online Banking?

Unfortunately, we do not have access to statements prior to January 1, 2023.

### Will I be able to view past images of my paid checks in First Northern Bank's Online Banking?

Images of checks that cleared your account prior to January 23, 2023 will not be available for viewing. If you would like to retain a copy of a check that cleared your account prior to that date, you may wish to save it prior to the transition weekend.

### Will automatic transfers I set up in Columbia Connect convert to First Northern Bank's Online Banking?

Yes, there is no need to re-establish these transfers through First Northern Bank's Online Banking.

# Questions and Answers

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## Will external transfers setup in Columbia Connect convert to First Northern Bank's Online Banking?

No, you should take note of all external transfers and re-establish them inside First Northern Bank's online banking system after the transition date of January 23, 2023. To set up an external transfer you can go to: Transactions, then Add External Account, then follow the prompts. Further, any transfers set up in the Bank2Bank app will need to be re-established as well.

## Will I still be able to use Quicken/QuickBooks with First Northern Bank's Online Banking?

Yes, Quicken and QuickBooks are available for use within First Northern Bank's Online Banking. We recommend you download your most recent activity prior to 2:00 p.m. on Friday, January 20, 2023. This will ensure your activity is up-to-date prior to the start of the transition. There are a few steps necessary to connect your Quicken/QuickBooks to First Northern Bank's Online Banking after the conversion is complete. Instructions will be available in the Welcome Center at [thatsmybank.com](https://thatsmybank.com).

## Will I continue to receive online statements?

You will need to re-enroll from within First Northern Bank's Online Banking or you will begin receiving paper statements in the mail. To enroll in eStatements, log in to Online Banking, select Statements, then select Statement Delivery.

## Will my account alerts remain?

Yes, there is no need to re-establish these alerts through First Northern Bank's Online Banking.

## Will my account nicknames remain?

Yes, account nicknames you have established will appear in First Northern Bank's Online Banking.

## Personal Bill Pay

## Will my Bill Pay information transition to First Northern Bank's bill pay system?

All payees and scheduled payments will transfer to First Northern Bank's Bill Pay.

## How will I log into Personal Bill Pay?

Once you have logged into Online Banking, select the "Bill Payment" tab from the menu on the left side of the page. You will automatically be logged into the personal bill pay system.

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Will my payee list convert to First Northern Bank's personal bill pay system?

Yes, your payee list will be converted automatically.

I have recurring payments scheduled. Will these payments be transferred to First Northern Bank's personal bill pay system automatically?

Yes, your recurring payments will be converted automatically, however, we encourage you to confirm recurring payments to ensure accuracy.

Will my bill payments still be withdrawn from my account in the same manner they are today?

No. First Northern Bank's personal bill pay system uses both electronic and paper check methods. However, the funds are taken from your account on the scheduled **Send on** date. If the funds are not available in your account by 1:00 PM PT on the **Send on** date, the payment will not be processed. \*Please be sure to note the **Delivery by** date for credit to payee.

Will my bill payment history transition to First Northern Bank's personal bill pay system?

Yes, you will have access to 180 days of bill payment history.

## Mobile Banking

What devices does First Northern Bank mobile banking work with?

You may access Online Banking using any smartphone with web access or SMS capabilities. You can download the First Northern Bank app available for iPhone, iPad, and mobile phone or tablet for Android.

Does First Northern Bank offer mobile deposit?

Yes, if you download the First Northern Bank app after January 23, 2023, you will automatically be granted access to mobile deposit with enrollment in Online Banking.

Will mobile deposit cutoff times for same day credit change?

No, the mobile deposit cutoff time will remain at 6:00 p.m. Pacific Time.

Will mobile deposits limit change?

Yes, please refer to our standard mobile deposit limits by visiting the FAQ section of our Mobile Banking with Mobile Deposit page within the Personal section on **thatsmybank.com**.

# Questions and Answers

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## Debit Cards

### Will my Visa debit card still work?

No, all Columbia Bank Visa debit cards and ATM cards will no longer work after 2:00 a.m. on Saturday, January 21, 2023. You will be reissued a First Northern Bank debit card prior to the transition weekend and may activate your new card anytime and start using it after 2:00 a.m. on Saturday, January 21, 2023.

### Does First Northern Bank charge a fee for international transactions?

No, First Northern Bank does not charge any additional International Assessment fees, however, the 1% fee charged by Mastercard does apply.

### Will automatic payments and transfers linked to my current Visa debit card continue?

No, automatic payments and transfers linked to your Columbia Bank Visa debit card will no longer continue. Once you receive your new First Northern Bank debit card, you'll need to contact your service providers to update card information.

### Will the daily limits on my debit card change?

Yes, as of January 23, 2023, debit card daily limits will be:

- \$600 at an ATM
- \$2,000 for PIN-based transactions
- \$3,000 for personal debit card signature-based transactions
- \$5,000 for business debit card signature-based transactions

### At what time of day will the daily limit on my debit card reset?

Your daily limit will reset at 12:00 a.m. Pacific Time each morning.

## ATM

### Will ATM fees change?

Some ATM fees may change. Please refer to the Account Transition Charts and Schedule of Fees and Charges enclosed with this mailing.

### Will I have access to surcharge-free ATMs?

Yes, you will have access to more than 32,000 surcharge-free ATMs nationwide through the MoneyPass® network. Easily find the nearest ATM by visiting **[thatsmybank.com](https://thatsmybank.com)**.



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### Will I be able to make deposits at ATMs?

Yes, you will be able to make deposits using your First Northern Bank debit card at any First Northern Bank ATM.

## Overdraft Protection

### Will I continue to have overdraft protection from my deposit account or line of credit?

Yes, if you currently have overdraft protection from a deposit account or a line of credit, you will continue to enjoy this service at First Northern Bank. When an overdraft transfer occurs, the transfer fee, if applicable, will be assessed to the account that the funds are being transferred to.

### What other overdraft protection options will I receive?

Beginning January 23, 2023, if your account is not enrolled in overdraft protection from your reserve account, your account will automatically be enrolled in First Northern Bank's Overdraft Coverage Program for checks and ACH. The Overdraft Coverage Program is designed to cover items that would otherwise have been returned for insufficient funds.

#### **Personal Clients**

Please refer to the Change in Terms Notice for Overdraft-Related Services packet enclosed. This is an important action item that may require your response.

#### **Business Clients**

The Overdraft Coverage Program automatically covers these transactions for business customers. You do not need to take any action for this coverage.

### Will I have access to overdraft protection for everyday debit card and ATM transactions?

#### **Personal Clients**

Yes, First Northern Bank offers this service. To determine if enrollment is the right decision for you, please review the Overdraft Program Service Policy. If you choose to enroll, please sign and return the form titled "What you need to know about Overdrafts and Overdraft Fees" enclosed with this mailing.

#### **Business Clients**

The Overdraft Coverage Program automatically covers these transactions for business customers. You do not need to take any action for this coverage.

# Questions and Answers

Will I see my Overdraft Coverage Program funds in my available balance when I check my balance at the ATM, in online banking, or in the mobile app?

No, you will not see the Overdraft Coverage Program balance at the ATM, in online banking, or in the mobile app

## Online Banking for Businesses with Additional Services

First Northern Bank specializes in banking small-to medium-sized businesses. We have a full suite of tools to maximize your business' cash flow:

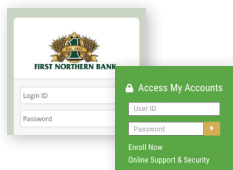
- ACH Origination
- Electronic Wire Transfers
- Merchant Card Service
- Remote Deposit Capture
- Zero Balance Accounts
- Lockbox
- Positive Pay
- Payroll Services
- Business Credit Cards
- Mobile Deposit
- Business Credit Cards

First Northern Bank prides itself in providing businesses a superior level of service, through its dedicated Relationship Managers and Lenders, a Treasury Services Manager, and a Dixon-based Business Support Services Team available by phone from 8:00 a.m. to 5:00 p.m. Monday – Thursday, and 8:00 a.m. to 6:00 p.m. Friday. Please stop by your branch, visit **thatsmybank.com**, or call (877) 362-6000, to learn more about First Northern Bank's Cash Management Services. It will be our privilege to serve you!

Will my Business Online Banking login information change?

No, you will continue to use your current user ID and password for your first login at which time you will be prompted to establish a new password. Biz Connect customers will be contacted with login instruction.

How will I access First Northern Bank Online Banking?



As of 8:00 a.m. on Monday, January 23, 2023, you may access the First Northern Bank online banking system from the "Access My Accounts" box in the upper right corner of our home page at **thatsmybank.com** or via mobile app.

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## What opportunities will I have to learn more about the features of First Northern Bank's Online Banking?

You can view a suite of educational videos by visiting the "Education & Tools" section at **[thatismybank.com](https://thatismybank.com)**.

## When will my current Online Banking no longer be available?

Online Banking will be unavailable beginning at 9:00 p.m. on Friday, January 20, 2023. Beginning at 8:00 a.m. on Monday, January 23, 2023, you will use First Northern Bank's Online Banking.

## How do I make sure my Quicken/QuickBooks information stays current?

We recommend you download your most recent activity prior to 9:00 p.m. on Friday, January 20, 2023. This will ensure your Quicken/QuickBooks activity is up-to-date prior to the start of conversion. There are steps you will need to take to connect your Quicken/QuickBooks to the new business online banking system after the conversion is complete on January 23, 2023. Please contact First Northern Bank's Business Support Services at (707) 678-7734 for personalized service in connecting your version of Quicken/QuickBooks to First Northern Bank's Online Banking.

## Business Bill Pay

### How will I log into First Northern Bank's business bill pay system?

Once you have logged into First Northern Bank's Online Banking, select "Business Bill Pay" from the menu. You will automatically be logged into the business bill pay system and will not need separate login credentials.

## Merchant Services

### Will my merchant service provider change?

No, your merchant services will remain the same. Please contact a First Northern Bank representative, we would love to discuss your business services options.

## Business Credit Cards

### Will my Visa Business Credit Card still work after conversion?

Yes, unless otherwise notified your Visa Business Credit Card will continue to work after January 23, 2023. You can discuss business financing options, including credit cards, with your First Northern Bank representative.

# Questions and Answers

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## Safe Deposit Box

### What will happen to my safe deposit box?

Your safe deposit box will remain at its current location.

### Will the cost of my safe deposit box change?

The cost of your safe deposit box rental will change to the standard First Northern Bank rental rates as of January 23, 2023 but will not take effect until renewal. For standard First Northern Bank safe deposit box rental rates, please refer to the Schedule of Fees and Charges enclosed with this mailing.

## Telephone Banking

### Will I have access to a telephone banking system after the transition?

Yes, all customers will have access to the First Northern Bank telephone banking system beginning Monday, January 23, 2023. You may access the system by dialing (800) 818-24HR. **Your PIN will be the last four digits of your Social Security number or EIN.** We encourage you to change this by selecting the PIN change option from the main menu.

### Will my Telephone Banking PIN change?

Your Telephone Banking (TeleBank) PIN will be changed to the last four digits of your Social Security number or EIN as of 8:00 a.m. on January 23, 2023. After the transition weekend, we encourage you to change this by calling (800) 818-24HR and selecting the PIN change option from the main menu.

### Will menus and options change?

The menus and options will change, however, most of the options you are familiar with will remain available.

## SMS Text Banking

### Will SMS text banking be available?

Yes, Text Banking is available in First Northern Bank's Online Banking.

### Will I need to re-enroll in SMS text banking?

Yes, you will need to re-enroll in text banking once you have completed your first-time login to online banking.

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Will the SMS text banking number change?

Yes, the new number to access Text Banking is 226563.

Will the commands for SMS text banking change?

The Text Banking commands will remain the same. To find a list of available commands, visit **[thatsmybank.com](https://thatsmybank.com)**.



# Personal Account Transition Charts

If your current account is:

## Neighborhood Checking, Foundation Checking, or Easy Checking

Your new First Northern Bank account will be:

### Classic Free Checking

- No monthly maintenance fee
- No charge for using First Northern Bank and MoneyPass network ATMs

If you believe this account choice does not meet your needs, contact your local branch to discuss changing your account.

This account requires the account owner to receive their periodic account statement electronically. **Due to conversion, you are currently receiving paper account statements. If you do not complete the e-Statement paperless consent process within 180 days, or you choose at any time in the future to change to paper statement delivery, the account will be converted to a Classic Checking Account and will be assessed a \$3 account maintenance fee per statement cycle.**

This is a non-interest-bearing account and has no transaction limitations. To open this account type in the future, you would be required to deposit \$50.

Other fees that may affect your account can be found in the Schedule of Fees and Charges. For more important information regarding your account, refer to Terms and Conditions of your Account and Additional Deposit Account Terms and Conditions.



If your current account is:

## Relationship Account

Your new First Northern Bank account will be:

### Premier Interest Checking

- \$10 monthly maintenance fee waived with the following:
  - \$2,500 minimum daily balance
- No charge using First Northern Bank and MoneyPass network ATMs
- Complimentary first order of First Northern Bank logo checks
- No paper statement fee
- Earn interest on all balances above \$2,500 (see enclosed rate sheet)
- Interest earnings are calculated daily and paid/compounded monthly

**Temporary Waiver of Fees:** The monthly maintenance fee associated with this account will be waived through April 30, 2023. This waiver period will allow you the opportunity to understand the requirements to waive those fees on your new account.

If you believe this account choice does not meet your needs, contact your local branch to discuss changing your account.

To avoid the imposition of maintenance fees you must keep a Minimum Daily Balance of \$2,500 or more. A maintenance fee of \$10 will be imposed every statement cycle if the balance of the account falls below \$2,500 on any day of the monthly statement cycle.

The interest rate and Annual Percentage Yield (APY) for your account depend on the applicable rate tier. The interest rate and APY for these tiers may change. See the enclosed Deposit Rates sheet for rate and APY current as of 12/15/22. If you would like more current rate and yield information, please call us at 1-877-FNB-6000.

At our discretion we may change rates as often as daily. There are no rate change limitations. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed APY. Interest will be compounded monthly, computed on a -day basis. Interest will be credited monthly on the last day of each statement cycle.

Effect of closing an account. If you close your account before interest is credited, you will not receive the accrued interest.

We use the Daily Balance Method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

There are no transaction limitations.

Other fees that may affect your account can be found in the Schedule of Fees and Charges, included in this mailing. For more important information regarding your account, refer to Terms and Conditions of your Account and Additional Deposit Account Terms and Conditions.

If your current account is:

## Everyday Savings

Your new First Northern Bank account will be:

### Statement Savings

- \$5 monthly maintenance fee waived with \$500 minimum daily balance
- Three free withdrawals per month
- No minimum daily balance required on minor accounts
- No charge using First Northern Bank and MoneyPass network ATMs

**Temporary Waiver of Fees:** The monthly maintenance fee and paper statement fee associated with this account will be waived through April 30, 2023. This waiver period will allow you the opportunity to understand the requirements to waive those fees on your new account and enroll in e-statements.

If you believe this account choice does not meet your needs, contact your local branch to discuss changing your account.

Minor Statement Savings is available. Please contact First Northern Bank if primary account holder is 17 or younger. You may be eligible for a maintenance fee free Minor Savings Account.

To avoid the imposition of maintenance fees you must keep a Minimum Daily Balance of \$500 or more. **A maintenance fee of \$5 will be imposed every statement cycle** if the Minimum Daily Balance of the account falls below \$500 on any day of the monthly statement cycle.

To open this account type in the future, an opening deposit of \$50 would be required.

Please refer to the enclosed Deposit Rates sheet for the interest rate and Annual Percentage Yield (APY) on your account, current as of 12/15/22. The interest rate and APY may change. If you would like more current rate and yield information, please call us at 1-877-FNB-6000.

At our discretion we may change rates as often as daily. There are no rate change limitations. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed APY. Interest will be compounded quarterly, computed on a day basis. Interest will be credited quarterly on the last day of each calendar quarter. If your account has electronic activity, you will receive a monthly account statement as required by regulation. Otherwise, you will receive a quarterly account statement.

Effect of closing an account. If you close your account before interest is credited, you will not receive the accrued interest.

We use the Daily Balance Method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks.)

There are no transaction limitations. However, more than three withdrawals per month are considered excessive. You will be charged a withdrawal fee for the 4th and each subsequent withdrawal during a monthly cycle period. That fee is currently \$1 for each excessive withdrawal.

Other fees that may affect your account can be found in the Schedule of Fees and Charges, included in this mailing. For more important information regarding your account, refer to Terms and Conditions of your Account and Additional Deposit Account Terms and Conditions.

If your current account is:

## Boost Money Market or Premier Money Market

Your new First Northern Bank account will be:

### Money Market Investment

- \$10 monthly maintenance fee waived with \$2,500 minimum daily balance
- No charge using First Northern Bank and MoneyPass network ATMs
- Tiered interest earnings
- No paper statement fee

**Temporary Waiver of Fees:** Temporary Waiver of Fees: The monthly maintenance fee associated with this account will be waived through April 30, 2023. This waiver period will allow you the opportunity to understand the minimum requirements of your new account.

If you believe this account choice does not meet your needs, contact your local branch to discuss changing your account.

**A maintenance fee of \$10 will be imposed every statement cycle** if the balance of the account falls below \$2,500 on any day of the statement cycle period.

The interest rate and Annual Percentage Yield (APY) for your account depend on the applicable rate tier. The interest rate and APY for these tiers may change. See the enclosed Deposit Rates sheet for rates current as of 12/15/22. If you would like more current rate and yield information, please call us at 1-877-FNB-6000.

At our discretion we may change rates as often as daily. There are no rate change limitations. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed APY. Interest will be compounded monthly, computed on a -day basis. Interest will be credited monthly on the last day of each statement cycle.

Effect of closing an account. If you close your account before interest is credited, you will not receive the accrued interest.

We use the Daily Balance Method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks.)

To avoid the imposition of the Excessive Withdrawal Fee you must not exceed six withdrawals per month as outlined in transaction limitations below.

During any statement cycle, you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order of instruction, computer transfer, or by check, draft, debit card or similar order to a third party. **You will be assessed a fee of \$10 per excessive withdrawal item.**

You are allowed unlimited withdrawals initiated in person, at an ATM, by mail, messenger or telephone and paid in cash or bank check payable to customer. You may make unlimited automatic payments on loans, bank fees, etc. to your FNB loan.

To open this account type in the future, you would need to deposit \$2,500.

Other fees that may affect your account can be found in the Schedule of Fees and Charges, included in this mailing. For more important information regarding your account, refer to Terms and Conditions of your Account and Additional Deposit Account Terms and Conditions.



# Business Account Transition Charts

If your current account is:

## Business Checking

Your new First Northern Bank account will be:

### Classic Free Business Checking

- No monthly maintenance fee
- Ideal for businesses with less than \$10,000 in currency deposited/withdrawn per month
- 1,000 free transaction items per month
- No charge using First Northern Bank and MoneyPass network ATMs

If you believe this account choice does not meet your needs, contact your local branch to discuss changing your account.

This is a non-interest-bearing account with no monthly maintenance fee.

You are limited in the number of transaction items and currency that may be transacted through this account. If your activity exceeds 1,000 transaction items per monthly statement cycle or \$10,000 in total currency deposited or withdrawn per monthly statement cycle for two months in a row, your account type may automatically be changed to a Commercial Checking Account and be charged fees in the Account Analysis system. Items include checks paid, checks deposited, deposit tickets, ACH debits and ACH credits.

Other fees that may affect your account can be found in the Schedule of Fees and Charges, included in this mailing. For more important information regarding your account, refer to Terms and Conditions of your Account and Additional Deposit Account Terms and Conditions.

If you believe this account choice does not meet your needs, contact your local branch to discuss changing your account.

If you have \$10,000 in currency deposited/withdrawn during the statement cycle, we encourage you to look at First Northern Bank's Business Growth Checking.

If your current account is:

## Commercial Checking or Business Analysis

Your new First Northern Bank account will be:

### Commercial Business Checking

For businesses with large transaction volumes and more complex banking needs. Receives an earnings credit to offset or minimize monthly fees incurred. Monthly Maintenance and per item fees vary depending on balances and activity. Advanced Treasury Management Services available. See Analysis Fee Schedule for listing of fee and per item charges.

**Temporary Waiver of Fees:** The account analysis activity associated with this account will be waived through April 30, 2023.

If you believe this account choice does not meet your needs, please contact your local branch to explore alternative account options.

For businesses with large transaction volumes and more complex banking needs. Receives an earnings credit to offset or minimize monthly fees incurred. Monthly Maintenance and per item fees vary depending on balances and activity. Advanced Treasury Management Services available. See Analysis Fee Schedule for listing of fee and per item charges.

If your current account is:

## Business Premium Money Market or Public Funds Money Market

Your new First Northern Bank account will be:

### Business Money Market Investment

- \$10 monthly maintenance fee waived with \$2,500 daily minimum balance
- No charge on First Northern Bank and MoneyPass network ATMs
- No minimum daily balance required to earn interest

**Temporary Waiver of Fees:** The monthly maintenance fee associated with this account will be waived through April 30, 2023.

If you believe this account choice does not meet your needs, please contact your local branch to explore alternative account options.

**A maintenance fee of \$10 will be imposed every statement cycle** if the balance of the account falls below \$2,500 on any day of the statement cycle period.

The interest rate and Annual Percentage Yield (APY) for your account depend on the applicable rate tier. The interest rate and APY for these tiers may change. See the enclosed Deposit Rates sheet for rates current as of 12/15/22. If you would like more current rate and yield information, please call us as 1-877-FNB-6000.

At our discretion we may change rates as often as daily. There are no rate change limitations. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed APY. Interest will be compounded monthly, computed on a -day basis. Interest will be credited monthly on the last day of each statement cycle.

Effect of closing an account. If you close your account before interest is credited, you will not receive the accrued interest.

We use the Daily Balance Method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks,)

To avoid the imposition of the Excessive Withdrawal Fee you must not exceed six withdrawals per month as outlined in transaction limitations below.

During any statement cycle, you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order of instruction, computer transfer, or by check, draft, debit card or similar order to a third party. **You will be assessed a fee of \$10 per excessive withdrawal item.**

You are allowed unlimited withdrawals initiated in person, at an ATM, by mail, messenger or telephone and paid in cash or bank check payable to customer. You may make unlimited automatic payments on loans, bank fees, etc. to your FNB loan.

Other fees that may affect your account can be found in the Schedule of Fees and Charges, included in this mailing. For more important information, refer to Terms and Conditions of your Account and Additional Deposit Account Terms and Conditions.



If your current account is:

## Business Interest Checking and Business Relationship Checking

Your new First Northern Bank account will be:

### Business Interest Checking

- \$15 monthly maintenance fee waived with \$10,000 average daily balance
- No minimum balance to earn interest
- Cash deposited:  
No charge up to \$10,000 per month
- No charge using First Northern Bank and MoneyPass network ATMs
- Transaction charges per month:
  - \$0.12 per transaction for the first 200
  - \$0.30 per transaction after the first 200

**Temporary Waiver of Fees:** The monthly maintenance fee, cash deposited fees and transaction charges associated with this account will be waived through April 30, 2023. This waiver period will allow you the opportunity to understand the requirements to waive those fees on your new account.

If you believe this account choice does not meet your needs, please contact your local branch to explore alternative account options.

Please refer to the enclosed Deposit Rates sheet for the interest rate and Annual Percentage Yield (APY) on your account, current as of 12/15/22. The interest rate and APY may change. If you would like more current rate and yield information, please call us as 1-877-FNB-6000.

At our discretion we may change rates as often as daily. There are no rate change limitations. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed APY. Interest will be compounded monthly, computed on a -day basis. Interest will be credited monthly on the last day of each statement cycle.

Effect of closing an account. If you close your account before interest is credited, you will not receive the accrued interest.

We use the Daily Balance Method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks.)

A per item fee of \$0.12 will be assessed for the first 200 items are transacted through the account. Beginning with the 201st item, the per item fee is \$0.30. Items include: checks paid, checks deposited, deposit tickets, ACH debits and ACH credits.

A \$15 monthly maintenance fee will be assessed in any month that the average daily balance (ADB) falls below \$10,000. The ADB is calculated by adding the ending balance each day of the statement cycle together and dividing that total by the number of days in the statement cycle.

If your account activity exceeds \$10,000 in total coin/currency deposit/withdrawal transactions per monthly statement cycle for two months in a row, your account type may automatically be changed to a Commercial Checking Account and be charged fees through Account Analysis. Items include: checks paid, checks deposited, deposit tickets, ACH debits and ACH credits.

Other fees that may affect your account can be found in the Schedule of Fees and Charges, included in this mailing. For more important information regarding your account, refer to Terms and Conditions of your Account and Additional Deposit Account Terms and Conditions.

If your current account is:

## Business Savings or Relationship Savings

Your new First Northern Bank account will be:

### Business Statement Savings

- \$5 monthly maintenance fee waived with \$500 minimum daily balance
- Daily balance earns interest

**Temporary Waiver of Fees:** The monthly maintenance fee and transaction fees associated with this account will be waived through April 30, 2023.

If you believe this account choice does not meet your needs, please contact your local branch to explore alternative account options.

To avoid the imposition of maintenance fees you must keep a Minimum Daily Balance of \$500 or more. **A maintenance fee of \$5 will be imposed every statement cycle** if the Minimum Daily Balance of the account falls below \$500 on any day of the monthly statement cycle.

Please refer to the enclosed Deposit Rates sheet for the interest rate and Annual Percentage Yield (APY) on your account, current as of 12/15/22. The interest rate and APY may change. If you would like more current rate and yield information, please call us at 1-877-FNB-6000.

At our discretion we may change rates as often as daily. There are no rate change limitations. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed APY. Interest will be compounded quarterly, computed on a day basis. Interest will be credited quarterly on the last day of each calendar quarter. If your account has electronic activity, you will receive a monthly account statement as required by regulation. Otherwise, you will receive a quarterly account statement.

Effect of closing an account. If you close your account before interest is credited, you will not receive the accrued interest.

We use the Daily Balance Method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks.)

There are no transaction limitations. However, more than three withdrawals per month are considered excessive. You will be charged a withdrawal fee for the 4th and each subsequent withdrawal during a monthly cycle period. That fee is currently \$1 for each excessive withdrawal.

Other fees that may affect your account can be found in the Schedule of Fees and Charges, included in this mailing. For more important information regarding your account, refer to Terms and Conditions of your Account and Additional Deposit Account Terms and Conditions.



# Support Service Hours

Client Solutions Center ..... Mon – Thurs 8 a.m. to 5 p.m.  
Fri – 8 a.m. to 6 p.m.

(877) 362-6000 or [onlinesupport@thatsmybank.com](mailto:onlinesupport@thatsmybank.com)

Visit us online at:  
[thatsmybank.com](http://thatsmybank.com)

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