

Schedules of Fees & Charges

EFFECTIVE MAY 1, 2025



FIRST NORTHERN BANK



FIRST NORTHERN BANK
SCHEDULE OF FEES AND CHARGES

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

Important Note: This Schedule does NOT apply to Commercial Checking Accounts that are on Account Analysis. Refer to the Analysis Fee Schedule for detailed Account Analysis Fee information.

CONSUMER DEPOSIT ACCOUNTS

Checking Account Monthly Maintenance Fees. Customer purchases checks.

BankOn Checking Account	No monthly Maintenance Fees. Refer to the BankOn Truth in Savings Disclosure for account details.
Simply Checking Account (shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary)	No monthly Maintenance Fees with receipt of electronic periodic statements. \$3 Maintenance Fee per monthly statement cycle with receipt of paper periodic statements without images of checks paid during statement cycle. <i>If you wish to receive check images in your monthly paper account statement, this is an additional service, see Statement Check Image Fee below.</i> There is no minimum balance requirement that will allow you to avoid the Maintenance Fee shown.
50+ 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 Statement Check Image Fee below.</i>
Premier Interest Checking (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 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 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.

Money Market, Savings & IRA Savings Account Maintenance Fees²

Personal Money Market Account	\$10 Maintenance Fee per monthly statement cycle assessed if <i>Minimum Daily Balance</i> ¹ falls below \$2,500 every day of the statement cycle.
-------------------------------	---

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

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

(shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary)	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)	<u>Monthly savings account statements</u> are issued to all savings account holders with electronic savings account activity (such as ACH, ATM or debit card.) <u>Quarterly savings account statements</u> are issued to all savings account holders who do not have electronic activity in their savings account (such as ACH, ATM or debit card.) \$5 Maintenance Fee will be imposed every calendar month (for quarterly statement recipients,) or every statement cycle (for monthly statement recipients) if the <i>Minimum Daily Balance</i> ¹ falls below \$500 on any day in the period. No Maintenance Fee will be imposed if the <i>Minimum Daily Balance</i> ¹ is \$500 or more every day of the calendar month (quarterly statement recipients) or statement cycle (monthly statement recipients.)
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 fee shown as <i>Set Up Charge</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 a First Northern Bank 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 a First Northern Bank Checking Account tied to their Holiday Club Savings at time of Disbursement and will reduce your disbursement amount.

BUSINESS DEPOSIT ACCOUNTS

Business Checking Account Maintenance Fees. Customer purchases checks.

Simply Business Checking Account	No minimum balance required, no monthly Maintenance Fee. If your account activity exceeds 1,000 items ⁴ per monthly statement cycle or \$10,000 in total coin/currency 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 as shown in Commercial Checking, below.
----------------------------------	--

Business Growth Checking	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 item ⁴ processed through account beginning with 201 st item and each item thereafter. \$0.15 per \$100 of cash deposited or withdrawn per statement cycle.
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.)	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 item ⁴ for first two hundred items processed. \$0.30 per item ⁴ for all items processed in excess of two hundred.
Community Checking	No monthly Maintenance Fee. If your account activity exceeds 1,000 items ⁴ per statement cycle or \$10,000 in total coin/currency transactions per statement cycle for <u>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.
Statement Check Image Fee (shown as <i>Statement Check Image Fee</i>)	\$2 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.

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 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)	<u>Monthly savings account statements</u> are issued to all savings account holders with electronic savings account activity (such as ACH, ATM or debit card.) <u>Quarterly savings account statements</u> are issued to all savings account holders who do not have electronic activity in their savings account (such as ACH, ATM or debit card.) \$5 Maintenance Fee will be imposed every calendar month (for quarterly statement recipients,) or every statement cycle (for monthly statement recipients) if the <i>Minimum Daily Balance</i> ¹ falls below \$500 on any day in the period. No Maintenance Fee will be imposed if the <i>Minimum Daily Balance</i> ¹ is \$500 or more every day of the calendar month (quarterly statement recipients) or statement cycle (monthly statement recipients.)
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.

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.

COMMERCIAL DEPOSIT ACCOUNT

Commercial Checking Account Maintenance Fees. Customer purchases checks. See separate Account Analysis Service Fees statement.

Commercial Checking	<p>\$22 Maintenance Fee per monthly statement cycle.</p> <p>If your account is NOT on account analysis, fees in this Schedule of Fees and Charges will apply, <i>If your account IS on account analysis, you will be provided a detailed Account Analysis Fee Schedule.</i></p>
---------------------	--

Miscellaneous Fees and Service Charges

The following fees apply to Consumer, Sole Proprietor and Commercial Accounts not on Analysis

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 U.S. dollar transactions performed in Puerto Rico and the U.S. Virgin Islands.
<p>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</p> <p><i>(First Northern Bank 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.)</i></p>	<p>\$2.50 fee for each inquiry, transfer, or withdrawal. <i>This includes transactions that occur in Puerto Rico and the U.S. Virgin Islands.</i></p> <p><i>Avoid these fees by using a First Northern Bank or MoneyPass Network ATM.</i></p> <p>Additional fees vary by ATM Owner. ATM Owners outside of the MoneyPass Network may charge a fee for ATM transactions. <i>These are not First Northern Bank fees and are outside of First Northern Bank's control.</i></p>
<p>Foreign Country ATM Cash Activity Fees <i>(First Northern Bank fee shown as FEE FOR CHECKING W/D)</i></p> <p><i>(One percent transaction fee shown as Master Card Cross Border Fee)</i></p> <p><i>(Additional ATM Owner Fees may be shown separately or may be included by the ATM Owner in your transaction total.)</i></p>	<p>\$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.</p> <p>Additionally, you will be charged 1% of the transaction amount after conversion to U.S. Dollars as a Cross Border Fee.</p> <p>Additional Fees vary by ATM Owner. ATM Owners outside of the MoneyPass 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 First Northern Bank fees and are outside of First Northern Bank's control.</i></p>
<p>Fees for Debit Card Transactions in the U.S. <i>(May be shown as a separate charge or included by Merchant in your transaction total.)</i></p>	Fees vary by Merchant. Merchant may charge a fee for debit card transactions. <i>These are not First Northern Bank fees and are outside of First Northern Bank's control.</i>
<p>Fees for Debit Card Purchase Conducted in a Foreign Country and in a Currency Other than U.S. Dollars <i>(shown as 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 First Northern Bank fees and are outside of First Northern Bank's control.</i></p>
<p>First Northern Bank Debit Card Replacement Fee <i>(shown as Debit Card Replacement Fee)</i></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.

Wire Transfer Fees – Consumer Accounts Only

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

Incoming Domestic Wire Fee (shown as <i>Wire Fee</i>)	No fee. You receive a wire transfer to be credited to your account at First Northern Bank from another financial institution located within the U.S.
Incoming International Wire Fee (shown as <i>Wire Fee</i>)	No fee. You receive a wire transfer to be credited to your account at First Northern Bank from a financial institution located outside of the U.S.
Outgoing Domestic Wire Fee (shown as <i>Wire Fee</i>)	\$40 fee per wire transfer. You request funds to be wired from your First Northern Bank account to an account at another financial institution located within the U.S.
Outgoing International Wire Fee in U.S. Dollars or Foreign Currency (shown as <i>DDA Outgoing International Wire Fee</i>)	\$70 fee per wire transfer. You request funds to be wired from your First Northern Bank account to an account at a financial institution located outside of the U.S.

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

Overdraft (OD) Fee (shown as <i>Overdraft Fee</i>)	<p>First Northern Bank pays an item when your account does not have enough money in your AVAILABLE BALANCE⁵, causing your account to be overdrawn.</p> <p>There is a \$26 fee for each item⁶ (Your Account may be charged a daily maximum of six (6) Overdraft Fees per day, for a total of \$156. There is no daily maximum number of Overdraft Item Fees that may be charged to a Commercial Checking Account holder.)</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 ITEM⁶. 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> (These special circumstances do not apply to Commercial Checking Account and Commercial Public Checking Account Holders.)</p> <ol style="list-style-type: none"> 1. If after all transactions presented to your account in any given day are paid, and your account balance at the end of the day is overdrawn by \$10 or less. 2. If the item⁶ being presented to your 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. (For Consumer Account Holders Only.) On an everyday one-time debit card transaction or ATM withdrawal to a CONSUMER Account unless you have expressly opted-in to the First Northern Bank Extended Overdraft Advantage Program (Extended ODP). If you have opted-in to Extended ODP, you have agreed that Overdraft Fees will be charged to your account in exchange for the payment of these items.
---	--

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 transactions.

<p>Non-Sufficient Funds Returned Item (NSF) Fee</p> <p>(shown as <i>NSF Returned Item Fee</i>)</p> <p>Not charged to Consumer or Sole Proprietor Accounts.</p>	<p>First Northern Bank returns an item⁶ presented for payment when your account does not have enough money in your AVAILABLE BALANCE⁵. There is a \$26 fee for each item⁶ (Your Account may be charged a daily maximum of six (6) Non-Sufficient Funds Returned Item Fees per day, for a total of \$156). There is no daily maximum number of NSF Returned Item Fees that may be charged to Commercial Checking Account and Commercial Public Checking Account Holders.) Be aware that your <i>item⁶</i> may be presented multiple times. Be aware that your <i>item⁶</i> in the event an ACH or check is presented multiple times for payment, we will not charge an NSF Returned Item fee on the re-presented transaction if the originator (merchant or financial institution as an example) properly submits and labels the item. A re-presentation occurs when a transaction is submitted for payment, cannot be covered by the balance in the account, is returned as NSF and after being declined, or the merchant subsequently resubmits the transaction for payment again. However, if the originator does not properly label the item, we may charge an NSF Returned Item fee on the transaction.</p> <p>NACHA Operating Rules require the originator of an ACH transaction to properly label an ACH re-presentation as a “RETRY PYMT” or “RCK” (Re-presented Check Entry). An ACH entry must include this required information for the fee to be waived. We cannot reliably identify an ACH re-presentation without the “RETRY PYMT” or “RCK” label. Therefore, you may receive an Overdraft or NSF Returned Item fee on a re-presentation if the required information is not provided by the originator. We have no control over how originators submit their ACH re-presentments. If you believe that a re-presented ACH transaction was mislabeled and you were improperly charged an NSF Returned Item fee, you must notify the Bank within the timeframes outlined in the Deposit Account Agreement.</p> <p>We identify check re-presentments based on specific criteria that includes bank number, account number, dollar amount, and serial number. The check matching process uses this specific criteria to review the past 180 days of account transaction history based on the transaction date to determine if the check being presented is a re-presentation. The check being presented must match this criteria for the fee to be waived. We have no control over the check information that is provided to us. For example, if another institution processing the check incorrectly captures the check dollar amount or serial number (encoding error), we will not identify it as a re-presentation and you may receive an NSF Returned Item fee on the re-presented check. If you believe that a re-presented check was incorrectly encoded or processed outside the 180 day review period and you were improperly charged an NSF Returned Item fee, you must notify the Bank within the timeframes outlined in the Deposit Account Agreement.</p>
<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>
<p>OVERDRAFT PROTECTION OPTIONS. First Northern Bank 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.</p>	
<p>OVERDRAFT PROGRAM OPTIONS. First Northern Bank offers two Overdraft Privilege Programs from which you may choose. The Standard and Extended 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. Consumers and Sole Proprietors may choose either of these options, or no Overdraft Program. You may change your Overdraft Privilege Program choice at any time by contacting the bank. Commercial deposit accounts holders will be automatically enrolled in the Extended Overdraft Privilege Program. See Overdraft Coverage Options: Overdraft Protection and Overdraft Privilege.</p>	

CONSUMER ONLINE BANKING AND MOBILE BANKING SERVICES FEES

<p>Online and Mobile Banking Fees</p>	<p>Basic Online Banking Services are free, including Mobile Check Deposit, Account and Balance Inquiry, electronic statements, Balance Transfer, External Bank Transfer from your First Northern Bank 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.</p>
<p>Electronic Periodic Statement Fee</p>	<p>Free. Fees may apply to receive paper statements, with additional charge if statement will include check images.</p>

<p>Expedited Bill Pay Payment Request (Fee shown as Rush Payment Fee Bill Pay)</p>	<p>Fee assessed when you enter a Bill Payment request into your First Northern Bank 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.</p>
<p>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.</p>	

Other Miscellaneous Deposit Account Fees – Businesses & Consumers

<p>Account Research (shown as <i>Account Research Fee</i>)</p>	<p>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.</p>
<p>Cashier's Check</p>	<p>\$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.</p>
<p>Checks or Other Supplies Ordered</p>	<p>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.</p>
<p>Check Cashing for Non-Customers</p>	<p>\$25 per check cashed. Charged only to non-customers when the check amount is more than \$5,000.</p>
<p>Coin Processing for Consumer Customers</p>	<p>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.</p>
<p>Collection Charges – Incoming (fees listed do not include fee assessed by your payee's financial institution whose customer issued the check to you.)</p>	<p>\$25 per check received for incoming collection from your check payee's financial institution for collection against your account.</p>
<p>Collection Charges - Outgoing (fees listed do not include fees assessed by financial institution whose customer issued the check to you.)</p>	<p>\$25 per check sent for outgoing collection. You ask Bank to send a check that has previously been returned unpaid to First Northern Bank, to Bank whose customer issued check to you in an attempt to collect the funds for that check.</p>
<p>Counter Checks and Deposit Slips</p>	<p>\$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.</p>
<p>Court Ordered or Court Blocked Accounts</p>	<p>\$15 Maintenance Fee per monthly statement cycle, in addition to other fees applicable based on account type.</p>
<p>Deposit Correction Fee (shown in history as <i>Service Charge</i>, and Statement Service Charge Summary as <i>Total Deposit Correction</i>)</p>	<p>\$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 two (2) deposit corrections during the month, you will be charged once, for a total of \$20.</p>

<p>Deposited Item Returned or Cashed Check Returned</p> <p>(Fee shown as <i>Returned Deposited Item Fee</i>)</p>	<p>\$10 per item returned – drawn on a domestic financial institution. \$25 per item returned – drawn on a foreign financial institution.</p> <p>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.</p>
<p>Excessive Withdrawal Fee Money Market Account</p> <p>(Total Excessive Withdrawal Fees for Period shown as <i>Service Charge</i> in activity listing and <i>Withdrawal</i> under Service Charge Summary.)</p>	<p>\$10 Excessive Withdrawal Fee per excessive transaction more than 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.</p>
<p>Excessive Withdrawal Fee - All Savings Account Types</p> <p>(Total Excessive Withdrawal Fee for period shown as <i>Service Charge</i> in activity listing and as <i>Withdrawal</i> under Service Charge Summary)</p>	<p>\$1 Excessive Withdrawal Fee per excessive transaction more than 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.</p>
<p>Legal Process</p> <p>(shown as <i>Legal Order Processing Fee</i>)</p>	<p>\$100 per Legal Process received by Bank.</p> <p>First Northern Bank receives a garnishment, attachment, levy, subpoena, or other legal order for processing against your deposit account. Account will not be overdrawn by this fee.</p>
<p>Medallion Signature Guarantee</p>	<p>\$20 per signature. No fee will be charged to place a Medallion Signature Guarantee on First Northern Community Bancorp Stock Certificate.</p>
<p>New Account Closure Fee</p>	<p>\$25 fee assessed if new account closed within ninety (90) calendar days of account opening.</p>
<p>Notary Service</p>	<p>Ask for current fee amount.</p> <p>No charge for notarization of First Northern Bank documents. Assessed per notarized signature on non- First Northern Bank documents. Request current fee at time of service.</p>
<p>Notice of Inactive Account</p> <p>(shown as <i>Notice of Inactive Account</i>)</p>	<p>\$2 per Notice Mailed.</p>
<p>Safe Deposit Annual Rental Fee</p>	<p>\$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.</p>
<p>Safe Deposit Replacement Key</p>	<p>\$30 per replacement key.</p> <p>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.</p>
<p>Safe Deposit Drilling Fee</p>	<p>\$300 per box drilled.</p> <p>If the Safe Deposit Box is rented 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.</p>
<p>Signature Guarantee/Validation</p>	<p>\$10 per signature. Service available to Bank customers only.</p>
<p>Statement Copy</p> <p>(shown as <i>Statement Copy Fee</i>)</p>	<p>\$2 per statement copy.</p> <p>Providing additional copies of your statement that you pick up at branch or ask us to mail or securely email to you.</p>

Stop Payment Fee – Check, ACH, or another Electronic Debit (Fee shown as <i>Stop Item Charges</i>)	\$30 per stop payment per item initially requested to be stopped or stop renewed. A check Stop Payment Order is effective for six (6) months. If your initial Stop Payment Order has expired, you may renew the Stop Payment Order for an additional six (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.
Stop Pay Range Fee	\$30 per stop range
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 First Northern Bank 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 three (3) telephone transfers during the statement cycle, you will be charged \$12.

TREASURY MANAGEMENT FEES FOR BUSINESSES NOT ON ACCOUNT ANALYSIS

ATM Out of Network Transaction Fee	
Online and Mobile Banking Fees	Basic Online Banking Services are free , including Mobile Check Deposit, Account and Balance Inquiry, electronic statements, Balance Transfer, 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 originating deposit account. \$0.20 per transaction processed. \$5 per item of ACH items created by business returned to Bank as unauthorized or non-sufficient funds. \$15 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 First Northern Bank Online Banking service and request the payment to be expedited. For next and second business day options, all requests must be received by 1:00 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 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.
Multiple Mailing	\$5 per month per additional mailing address.

(shown as <i>Multiple Mailing</i>)	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.
Positive Pay Fees	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 more than three (3). \$1 per item missed deadline fee.
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 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 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 (wire fees shown separately on account statement)	\$40 per Domestic outgoing wire transfer initiated in a Branch facility. \$30 per Domestic outgoing wire transfer initiated through Online Banking. \$70 per International outgoing wire transfer initiated in a Branch facility. \$50 per International outgoing wire transfer initiated through Online Banking. \$35 per Reverse 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.