

Personal Checking, Savings, and Certificate of Deposit Accounts

Name of Account	Minimum Initial Deposit Requirement*	Balance Requirement to Avoid a Maintenance Fee*	Maintenance Fee per Month	Statement Cycle	Transaction Limitations and Fees	Interest Compounding and Crediting Frequency
■ Northern Anchor (Interest Checking) ¹¹	\$25,000 combined minimum initial deposit in all personal accounts	Average collected balance of \$15,000.00 ¹	\$25.00	Monthly	None	Monthly ^{2,3}
■ Interest Checking	\$25,000 combined minimum initial deposit in all personal accounts	Average collected balance of \$10,000.00 or \$25,000.00 combined average ledger balance in checking, savings and money market deposit accounts ^{1,4}	\$25.00	Monthly	None	Monthly ^{2,3}
■ Non-Interest Checking	\$25,000 combined minimum initial deposit in all personal accounts	Average collected balance of \$2,000.00 or \$20,000.00 combined average ledger balance in checking, savings and money market deposit accounts ^{1,4}	\$15.00	Monthly	None	We pay no interest on this account.
■ Basic Checking	\$25,000 combined minimum initial deposit in all personal accounts	—	\$7.00	Monthly	A \$.15 per debit fee will be charged for each debit transaction over 15 per month. ⁹	We pay no interest on this account.
■ Premium Money Market Deposit Account	\$25,000 combined minimum initial deposit in all personal accounts	Average collected balance of \$10,000.00 ¹	\$25.00	Monthly ⁵	Transfers to another account or to third parties by check, draft, or similar instrument; and by preauthorized, automatic or telephone transfers (including debit card, point-of-sale and computer transactions) are limited to six transactions per month before a \$15.00 fee will be charged for each debit transaction over six per month. ⁹	Monthly ^{2,3}
■ Statement Savings	\$25,000 combined minimum initial deposit in all personal accounts	Average collected balance of \$500.00 or \$20,000.00 combined average ledger balance in checking, savings and money market deposit accounts ^{1,4}	\$5.00	Quarterly	Transfers to another account or to third parties by preauthorized, automatic, computer, or telephone transfers are limited to six transactions per month with no transfers by check, draft, debit card, or similar order to third parties before a \$2.00 fee will be charged for each debit transaction over six per month. ⁹	Monthly ^{2,3}
■ Certificate of Deposit	\$25,000 combined minimum initial deposit in all personal accounts	—	—	Quarterly (monthly, semi-annual or annual upon request)	You may not make any deposits to your account before maturity. You may make withdrawals of principal from your account before maturity. ⁷ Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can withdraw interest before maturity only after it has been posted to the account. This interest can be withdrawn without penalty.	Interest compounds daily. Crediting frequency can be monthly, quarterly, semiannually, annually or at maturity, chosen by client. For maturities greater than one year, interest must be credited at least annually. ^{6,8}
■ IRA Certificate of Deposit ¹⁰	\$25,000 combined minimum initial deposit in all personal accounts	—	—	Quarterly (monthly, semi-annual or annual upon request)	You may not make any deposits to your account before maturity. You may make withdrawals of principal from your account before maturity. ⁷ Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can withdraw interest before maturity only after it has been posted to the account. This interest can be withdrawn without a bank penalty, but early distribution Federal and State tax penalties may apply. Consult your IRA or Qualified Plan disclosures for details.	Interest compounds daily. Crediting frequency can be monthly, quarterly, semiannually, annually or at maturity, chosen by client. For maturities greater than one year, interest must be credited at least annually. ^{6,8}
■ Premium Money Market IRA ¹⁰	\$25,000 combined minimum initial deposit in all personal accounts	—	—	Quarterly ⁵	Transfers to another account or to third parties by preauthorized, automatic, computer, or telephone transfers are limited to six per month with no transfers by check, draft, debit card, or similar order to third parties. Federal and State tax early distribution penalties may apply. Consult your IRA or Qualified Plan disclosures for details.	Quarterly ^{2,3}

Additional Information:

- The daily ledger balance is the principal in the account at the end of a business day. The average collected balance is calculated by adding the collected balance in the account for each day of the period and dividing that figure by the number of days in the period. Collected balance is defined as the balance in your account at the close of the Business Day, consisting of cash, wire transfers and electronic deposits, plus those non-cash items on deposit for which the Bank has received credit, and interest credited to the account, minus all withdrawals and other debits to the account.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). We use the daily collected balance method to calculate the interest on your account. This method applies a periodic rate to the daily collected balance in the account each day. Collected balance is defined as the balance in your account at the close of the Business Day, consisting of cash, wire transfers and electronic deposits, plus those non-cash items on deposit for which the Bank has received credit, and interest credited to the account, minus all withdrawals and other debits to the account.
- Bank determined rate. The rate and annual percentage yield may change any time. Refer to the separate rate schedule for the current rate and annual percentage yield.
- Special arrangements must be made with your Banker to combine the average ledger balance in your designated checking, savings and/or money market deposit accounts at statement cycle date in order to determine if you have met the balance requirement to avoid a maintenance fee. This arrangement is limited to one per household, with the exception of Statement Savings accounts established by or for the benefit of a minor.
- No checks, debits or their images will be returned in your statement. We will furnish copies upon written request, subject to our normal service fees.
- Interest begins to accrue on the business day you deposit non-cash items (for example, checks). We use the daily ledger balance method to calculate the interest on your account. This method applies a periodic rate to the daily ledger balance in the account each day.
- Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity)

Original maturity of account	Early withdrawal fee
360 days/12 months or less	90 days interest on the amount withdrawn
More than 360 days/12 months but less than or equal to 720 days/24 months	180 days interest on the amount withdrawn
More than 720 days/24 months	270 days interest on the amount withdrawn

Penalties are based on a simple interest calculation using a 360 day basis.

EFFECT OF CLOSING AN ACCOUNT

We pay interest for the partial monthly or quarterly interest payment period when an account is closed only if the depositor requests such payment at the time the account is closed.

SERVICE FEES

Average Daily Negative Collected Balance (applies only to non-personal analyzed accounts outside of Illinois) – If your account has an average daily negative collected balance, a charge (factored into analysis) will be assessed at Northern Trust's prime rate plus 2%.

Canadian Items Not Sent for Collection \$5.00, plus any processing expenses
 Cashier's Checks.....\$8.00
 Check Printing.....Varies
 Collection Items
 Domestic.....\$35.00 each; plus any correspondent bank's fee in full and any processing expenses
 International.....\$45.00 each; plus any foreign bank's fee in full and any processing expenses
 Coupon Collection.....\$10.00 per envelope
 Returned Unpaid.....\$7.50
 Debit Card Foreign Debit Charge ...3% of transaction amount added after conversion to USD (2.8% Northern Trust Fee, 0.2% processor fee)

Deposited or Cashed Items
 Returned Unpaid..... 4.50 per item
 Legal Document Processing (Levies, Garnishments, Citations, Subpoenas, Liens, or other Court, Regulatory, or Administrative Orders).....\$115.00
 Overdrafts Paid and Items Paid against Nonsufficient Funds (includes but not limited to overdrafts created by check, in-person withdrawals at a teller or recurring electronic debit card payments) \$25.00 per Occurrence (maximum of 3 overdraft charges per day)
 Stop Payment Order.....\$30.00 per item (Fee applies to both checks and ACH items. Stop payment orders for checks expire 6 months from date placed on our system. Stop payment orders for ACH items expire 3 years from date placed on our system.)

Wire Transfers
 Domestic Incoming\$15.00 per wire
 International Incoming\$15.00 per wire
 Domestic Outgoing (client only).....\$25.00 per wire
 International Outgoing (client only).....\$45.00 per wire
 Domestic Outgoing via Treasury Passport.....\$15.00 per wire
 International Outgoing via Treasury Passport....\$20.00 per wire

Please see our separate rate sheet for interest rate information.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if the account is part of an IRA or other tax qualified plan.

Automatically Renewable Certificate of Deposit Account – This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, you will not accrue or be paid interest on or after the date your CD matures. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date, which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw funds without penalty. When the tenth calendar day is a day the bank is not open for business, the grace period ends on the preceding business day.

Withdrawal of interest prior to maturity – The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Interest after maturity – Our general policy is not to pay interest after maturity.

- Rate fixed for the term of account. Refer to separate rate schedule for current rates and annual percentage yield.
- Debits are items such as checks, ACH debits, outgoing wires, ATM/Debit Point of Sale (POS) transactions, transfers and withdrawals from ATM/Debit cards, online banking services, Northern Phone Banking (VRU), tellers or automated transactions.
- Accounts may be opened for Traditional IRA, Roth IRA, Coverdell Education Savings, Rollover IRA, Conduit IRA, SEP, Inherited IRA, Inherited Roth IRA, Conversion Roth IRA and Qualified Plans
- Cashier's Checks and Stop Payment Orders are waived for Northern Anchor (Interest Checking). Wallet style checks ordered through the bank are provided free of charge. This does not include the following checkbook types: duplicate checks, three-on-a-page deskbook checks, business checks and special designs.

* *Higher minimum opening deposits and average balances are required for accounts held by non-U.S. persons or entities.*

Non-Personal Checking, Savings, and Certificate of Deposit Accounts

Name of Account	Minimum Initial Deposit Requirement*	Balance Requirement to Avoid a Maintenance Fee*	Maintenance Fee per Month	Statement Cycle	Transaction Limitations and Fees	Interest Compounding and Crediting Frequency
■ Basic Business Checking	\$50,000 combined minimum initial deposit in all non-personal & personal accounts	Average collected balance of \$5,000.00 ¹	\$20.00	Monthly	None Fee for each debit transaction and item deposited in excess of 200 combined ^{9,12} \$.40	We pay no interest on this account.
■ Non-Personal Interest Checking	\$50,000 combined minimum initial deposit in all non-personal & personal accounts	Average collected balance of \$5,000.00 ¹	\$20.00	Monthly	None Fee for each debit transaction and item deposited in excess of 100 combined ^{9,12} \$.40	Monthly ^{2,3}
■ Non-Personal Northern Anchor	\$50,000 combined minimum initial deposit in all non-personal & personal accounts	Average collected balance of \$15,000.00 or \$25,000.00 combined average ledger balance in checking and money market deposit accounts ^{1,4}	\$25.00	Monthly	None Fee for each debit transaction and item deposited in excess of 200 combined ^{9,12} \$.40	Monthly ^{2,3}
■ Non-Personal Premium Money Market Deposit Account	\$50,000 combined minimum initial deposit in all non-personal & personal accounts	Average collected balance of \$15,000.00 ¹	\$25.00	Monthly ⁵	Transfers to another account or to third parties by check, draft, or similar instrument; and by preauthorized, automatic or telephone transfers (including debit card, point-of-sale and computer transactions) are limited to a total of six per month. A \$15.00 fee will be charged for each debit transaction over 6 per month. ⁹ A \$.40 fee will be charged for each item deposited over 100 per month. ¹²	Monthly ^{2,3}
■ Certificate of Deposit	\$50,000 combined minimum initial deposit in all non-personal & personal accounts	—	—	Quarterly (monthly, semi-annual or annual upon request)	You may not make any deposits to your account before maturity. You may make withdrawals of principal from your account before maturity. ⁷ Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can withdraw interest before maturity only after it has been posted to the account. This interest can be withdrawn without penalty.	Interest compounds daily. Crediting frequency can be monthly, quarterly, semiannually, annually or at maturity, chosen by client. For maturities greater than one year, interest must be credited at least annually. ^{6,8}
■ Analyzed Commercial Checking	\$50,000 combined minimum initial deposit in all non-personal & personal accounts	Variable based on activity, less earnings credit ¹³	\$20.00	Monthly	None Each debit transaction ⁹ \$.20 Per credit \$.75 Per item deposited ¹² \$.18 See separate schedule for other transaction fees.	We pay no interest on this account.
■ Analyzed Commercial Interest Checking	\$50,000 combined minimum initial deposit in all non-personal & personal accounts	Variable based on activity, less earnings credit ¹³	\$25.00	Monthly	None Each debit transaction ⁹ \$.20 Per credit \$.75 Per item deposited ¹² \$.18 See separate schedule for other transaction fees.	Interest is compounded and paid monthly to the checking account only if balances in excess of those needed for the earnings credit used to offset fees are in the account that month. ^{2,3,14}
■ Analyzed Interest Checking	\$50,000 combined minimum initial deposit in all non-personal & personal accounts	—	\$22.00	Monthly	None Each debit transaction ⁹ \$.20 Per credit \$.75 Per item deposited ¹² \$.18 See separate schedule for other transaction fees.	Monthly ^{2,3}

Additional Information (cont'd):

12. Items deposited are items such as each check in a deposit.

13. **Earnings Credit** – This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but you will not be paid, carry forward or otherwise receive credit for any excess earnings credit.

Accrual of earnings credit on non-cash deposits – Earnings credit begins to accrue no later than the business day we receive credit for the deposit on non-cash items (for example, checks).

14. If this account is part of an analyzed composite relationship, the average relationship balance is used for interest calculation and may impact earnings. Interest is paid as part of the analysis process for the prior month.



NORTHERN TRUST

Effective August 1, 2025
REGULATIONS GOVERNING
DEPOSIT ACCOUNTS

ACCOUNT DESCRIPTIONS & FEES



NORTHERN TRUST

THE NORTHERN TRUST COMPANY
www.northerntrust.com

To learn about how Northern Trust uses the personal information you provide and your related rights please visit
<https://www.northerntrust.com/united-states/privacy/north-america>.

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