

# SCHEDULE OF FEES

Effective January 1, 2019. Fees are subject to change. Additional fees may apply.



Northpointe Bank

## Deposit accounts

|   |                  |
|---|------------------|
| <b>Account research</b>   | \$48.00/hour     |
| <b>Custom debit card<sup>1</sup></b>  | \$4.95           |
| <b>Debit card foreign transaction</b>   | 1%               |
| <b>Dormant fee<sup>2</sup></b>  | \$5.00/month     |
| <b>Early closure fee<sup>3</sup></b><br>within 120 days of account opening                                | \$10.00          |
| <b>Excess transaction fee</b><br>for each item over six per month on<br>savings and money market accounts | \$15.00/item     |
| <b>Expedited Debit Card Delivery<sup>4</sup></b>  | \$35.00          |
| <b>Garnishments/IRS levy</b>  | \$75.00          |
| <b>IRA/HSA transfer to<br/>another institution</b>  | \$50.00/transfer |
| <b>Night deposit bag</b><br>first bag free  | \$10.00          |
| <b>Overnight mail delivery<sup>5</sup></b>  | \$15.00          |
| <b>Return items</b>   | \$10.00          |
| <b>Stop payment</b>   | \$25.00          |
| <b>Statement copy</b>   | \$5.00           |
| <b>Subpoenas</b>  | \$50.00          |

## International currency services

|                                 |         |
|---------------------------------|---------|
| <b>Foreign check processing</b> | \$45.00 |
|---------------------------------|---------|

## Bill payment

|                                |         |
|--------------------------------|---------|
| <b>ACH transfer (incoming)</b> | free    |
| <b>ACH transfer (outgoing)</b> | free    |
| <b>Bill payment (standard)</b> | free    |
| <b>Bill payment (same day)</b> | \$14.95 |

## Overdraft services

|  |               |
|--|---------------|
| <b>NSF charges<sup>6</sup></b>                   | \$29.00       |
| <b>Automatic overdraft transfers<sup>7</sup></b> | \$8.00        |
| <b>Safe deposit boxes</b>                        | Cost per year |
| <b>3x5 box</b>                                   | \$32.00       |
| <b>5x5 box</b>                                   | \$48.00       |
| <b>5x10 box</b>                                  | \$75.00       |
| <b>8x10 box</b>                                  | \$100.00      |
| <b>10x10 box</b>                                 | \$120.00      |
| <b>Safe deposit box re-key</b>                   | \$250.00      |

No insurance coverage is provided on safe deposit box contents by the FDIC or Northpointe Bank

## Monetary instruments

|   |        |
|---|--------|
| <b>Canceled check copy</b><br>first 2 items free per year | \$5.00 |
| <b>Cashier's check</b>                                    | \$5.00 |
| <b>Counter checks</b>                                     | \$2.00 |

## PopMoney (person-to-person payments)

|                          |        |
|--------------------------|--------|
| <b>3-day delivery</b>    | \$0.50 |
| <b>Next day delivery</b> | \$0.75 |
| <b>Instant delivery</b>  | \$3.00 |

## Wire services

|                                       |         |
|---------------------------------------|---------|
| <b>Wire transfer (in)</b>             | free    |
| <b>Wire transfer (out - domestic)</b> | \$20.00 |
| <b>Wire transfer (out - foreign)</b>  | \$60.00 |

Member  
FDIC



<sup>1</sup>Custom debit card fee is per card and is available on consumer checking accounts. <sup>2</sup>Dormant fee applies after 12 months inactivity on checking accounts and 24 months on savings and money market accounts. <sup>3</sup>Does not apply to Free Checking account. <sup>4</sup>Expedited cards will be delivered via UPS, FedEx, USPS or other similar services within two (2) business days of order confirmation. <sup>5</sup>Overnight mail delivery will be delivered via UPS, FedEx, USPS or other similar services within two (2) business days of order confirmation. <sup>6</sup>Applies to overdrafts created by check, in-person withdrawal, ACH and recurring debit card transactions. <sup>7</sup>Applies to automatic overdraft transfers between accounts. Fee will not apply to ATM withdrawals and one time debit card transactions unless you opt in to the assessment of a fee for those transactions.