

# SCHEDULE OF FEES

Effective April 16, 2018. Fees are subject to change. Additional fees may apply.



Northpointe Bank

## Deposit accounts

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

## Monetary instruments

Canceled check copy first 2 items free per year	\$5.00
Cashier's check	\$5.00
Counter checks	\$2.00

## Bill payment

ACH transfer (incoming)	free
ACH transfer (outgoing)	free
Bill payment (standard)	free
Bill payment (same day)	\$14.95

## Overdraft services

NSF charges <sup>4</sup>	\$29.00
Automatic overdraft transfers <sup>5</sup>	\$8.00

## Safe deposit boxes

Cost per year

3x5 box	\$32.00
5x5 box	\$48.00
5x10 box	\$75.00
8x10 box	\$100.00
10x10 box	\$120.00
Safe deposit box re-key	\$250.00

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

## International currency services

Foreign check processing	\$45.00
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## PopMoney (person-to-person payments)

3-day delivery	\$0.50
Next day delivery	\$0.75
Instant delivery	\$3.00

## Wire services

Wire transfer (in)	free
Wire transfer (out - domestic)	\$20.00
Wire transfer (out - foreign)	\$60.00

888-672-5626  northpointe.com

<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>Applies to overdrafts created by check, in-person withdrawal, ACH and recurring debit card transactions. <sup>5</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.

Member  
FDIC 

REV 04/18

# 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> within 120 days of account opening	\$10.00
<b>Excess transaction fee</b> for each item over six per month on 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 another institution</b>	\$50.00/transfer
<b>Night deposit bag</b> 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
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## 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> 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.