

Northern Trust SCHEDULE OF FEES – CHANGES

TREASURY MANAGEMENT SERVICES

Northern Trust has updated fees for Treasury Management services. This notice explains the fees that have changed and supplements our disclosure, *Regulations Governing Deposit Accounts – Account Descriptions & Fees*. **Fees that are changing have been noted in bold.** These changes are effective with activity beginning March 1, 2012.

We appreciate the opportunity to be of service to you. Should you have any questions, please contact your relationship manager, treasury management consultant or Northern Trust Client Services at 888-289-6542.

TREASURY PASSPORT™ ONLINE BANKING

Maintenance Fee (up to three accounts)	\$80.00 per month
Additional Account	\$10.00 per account
Information Reporting	No charge
Express Transfer	No charge
Stop Payment	\$30.00 per item
Domestic Wire – Outgoing	\$15.00 per item
International Wire (USD) – Outgoing	\$20.00 per item
ACH Base Fee	\$30.00 per month
ACH Transaction	\$0.20 per item
ACH File Upload	\$25.00 per file

ACH ORIGINATION

Direct Transmission	\$150.00 per month
— One-time Setup	\$300.00

ACH EXCEPTION PROCESSING¹

File Reversal	\$100.00 per file
Item Reversal	\$15.00 per item
Debit Authorization Maintenance	\$25.00 per month
ACH Debit Authorization	\$0.04 per item
Debit Authorization Exception	\$2.50 per item
Notification of Change	\$5.00 per item
Return	\$6.00 per item
ACH Redeposit	\$6.00 per item

ACCOUNT RECONCILEMENT¹

Full Reconciliation with Positive Pay	\$125.00 per month
Partial Reconciliation	\$65.00 per month
Deposit Reporting	\$65.00 per month
Transaction Fee	\$0.10 per item
Positive Pay Exception Notice	\$3.00 per notice

ACCOUNT RECONCILEMENT¹ (continued)

Serial Sort Maintenance Fee	\$30.00 per month
Serial Sort Item Fee	\$0.10 per item
CD ROM	\$30.00 per CD
CD ROM – paid check images	\$0.06 per item
Check Paid Direct Transmission	\$10.00 per transmission
Check Issued Direct Transmission	\$10.00 per transmission
— One-time Transmission Setup	\$350.00

ZERO BALANCE ACCOUNTING

Master Account Maintenance Fee	\$45.00 per month
--------------------------------	-------------------

REMOTE DEPOSIT CAPTURE

Implementation Fee	\$90.00
Scanner	varies
License Fee	\$62.50/month per workstation*

* Includes up to four concurrent workstations

CASH AND CURRENCY IN-OFFICE SERVICES²

Loose Coin	\$4.00 per bag
Rolled Coin	\$0.15 per roll
Currency Strap	\$0.50 per strap
Deposit Correction	\$5.00 per item

CONTROLLED DISBURSEMENT¹

First Account	\$100.00 per month
Additional Account	\$85.00 per month
Transaction Fee	\$0.16 per item

AVERAGE DAILY NEGATIVE COLLECTED BALANCE

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 3%.



FUNDS TRANSFER

Telephone Transfer	\$7.00 per transfer
Incoming ACH Transaction	\$0.20 per item
Incoming Wire — Domestic and International	\$12.00 per wire

SWEEP INVESTMENT

Sweep Service	\$125.00 per month
Anchor Plus Sweep Service	\$150.00 per month

LOCKBOX SERVICES³

Standard Services — Paper copies of checks, coupons, envelopes or other documents returned with Recap Report.

Maintenance Fee	\$125.00 monthly
Deposit	\$3.25 per deposit
Item with Photocopy	\$0.70 per item
Item without Photocopy	\$0.55 per item
Data Entry (if data must be keystroked)	\$0.012 per keystroke
Correspondence	\$0.20 per item
Unprocessable Item	\$0.32 per item
Daily E-mail Notification	\$25.00 monthly
Automated Fax	\$10.00 per deposit
Walk In Deposit	\$6.90 per deposit
Lockbox Mail Delivery	pass thru
CD ROM	\$25.00 per CD
CD ROM Checks	\$0.03 per item
CD ROM Document	\$0.04 per item

Specialty Processing

Direct ACH Debit Processing Maintenance	\$36.00 monthly
Direct ACH File Transmission	\$6.35 per transmission
Direct ACH Debit Processing	\$1.25 per item
Credit Card Processing	\$1.25 per item

Additional fees will apply as described in the booklet entitled *Regulations Governing Deposit Accounts — Account Descriptions and Fees*.

- 1 Treasury Passport may be required for these services.
- 2 Additional Cash and Currency fees may apply with customized service requests.
- 3 Additional Lockbox fees may apply with customized service requests.

ELECTRONIC DATA INTERCHANGE

EDI	\$100.00 per month
-----	--------------------

MULTIBANK REPORTING

Base Fee	\$100.00 per month
Lines Reported	\$0.25 per line

FDIC INSURANCE COVERAGE

Charges for FDIC insurance vary by state and will be disclosed in advance.

Smart Duplex Paperless Services — No paper documents are returned. All checks & items are viewable online within 24 hours. Documents must be scannable (no keystrokes). Includes Standard Services (excluding Data Entry fees) plus the following:

Online Viewing	\$155.00 per month
Image Capture – Documents	\$0.10 per item
Image Capture – Checks	\$0.08 per item
Image Capture – Coupons	\$0.08 per item
Image Archive Service per item (based on 1-7 years)	\$0.01 per item

Automated Lockbox Services — Bank transmits remittance information directly to your company's AR system each evening.

Lockbox Image Transmission	\$225.00 monthly
Lockbox Data Transmission	\$35.00 monthly
Lockbox Transmission File	\$6.40 per file
Lockbox Transmission Record	\$0.10 per item

Remote Lockbox Capture Service — You scan checks and documents at your office and transmit images to the bank electronically.

One-time Setup	\$90.00
Scanner	pass thru
One-time License Fee	\$75.00



Northern Trust

© NORTHERN TRUST 2012 THE NORTHERN TRUST COMPANY MEMBER FDIC EQUAL HOUSING LENDER

northerntrust.com | Treasury Management Fee Changes (all states except IL) | 2 of 2

Q50300 (1/12)