



GETTING STARTED WITH NORTHERN TRUST PRIVATE PASSPORT®

MOVING MONEY

How to Move Money Using Private Passport

Need Help?

Contact the

Private Passport

Help Center at

1-888-635-5350

or login to

Private Passport at

northerntrust.com

for more detailed

information.

When you need to move money, Private Passport offers multiple ways to do so, either between your Northern Trust accounts or outside of Northern Trust.

Use the transfer page in Private Passport to move money. A maximum per transfer amount of \$200,000 applies to bill payment and future-dated transfers (ACH). A minimum per transfers amount of \$500 and maximum per transfer amount of \$1 million applies to wire transfer. You can submit a transfer for immediate processing, schedule a transfer in advance, or set up regularly scheduled transfers to occur at the frequency you choose (weekly, monthly, etc.).

TRANSFER BETWEEN NORTHERN TRUST ACCOUNTS

MAKE A LOAN PAYMENT

Make a payment on a Northern Trust loan account from a Northern Trust banking deposit account.

TRANSFER BETWEEN BANKING DEPOSIT ACCOUNTS

Transfer money between Northern Trust banking deposit accounts (checking, savings and money market). There is no limit to the amount transferred between Northern Trust accounts.

TAKE A LOAN ADVANCE

Take an advance on a Northern Trust credit line account, moving the money into a Northern Trust banking deposit account.

Cutoff time for same day processing: 7:00PM CT

BUY, SELL OR EXCHANGE NORTHERN FUNDS*

BUY SHARES

Purchase additional shares of a Northern Fund by transferring money from a Northern Trust banking deposit account.

SELL SHARES

Redeem Northern Funds shares with proceeds transferred to a Northern Trust banking deposit account.

EXCHANGE SHARES

Exchange shares between two Northern Funds accounts, including IRAs.

Cutoff time for same day processing:

1:00PM CT for Money Market Funds.

3:00PM CT for Equity and Fixed Income Funds

CONTINUED



TRANSFER TO AND FROM OTHER INSTITUTIONS

You can use Private Passport to move money to or from other institutions. Simply authorize the transfers you want to make outside of Northern Trust by completing the Electronic Transfer Instructions form, available from the Account Services page.

WIRE TRANSFERS

Wire money the same day from your Northern Trust banking deposit account to another financial institution. There is no fee for wire transfers initiated using Private Passport.

FUTURE-DATED TRANSFERS (ACH)

Request a future-dated (ACH) transfer to or from your Northern Trust banking deposit account and an account at another institution. There is no charge for ACH transfers. **

Cutoff times:

4:00PM CT for same day processing of wire transfers

3:00PM CT for ACH transfer to post in two business days

OTHER WAYS TO MOVE MONEY

PAY BILLS ONLINE

Private Passport provides a secure place to receive bills and make payments online. You can pay anyone, from your insurance company to the gardener, with no bill payment fees. **

ONLINE TRADING

Transfers will automatically be made to and from your settlement account for Northern Trust Securities, Inc.[†] dividends and trades. If your primary settlement account is not a banking account, you can set up a linked banking account for transfers to and from your Brokerage account.

** Ordinary account transaction fees may apply

INITIATE A TRANSFER IN PRIVATE PASSPORT

1. Under **Banking** on the top menu, select **Transfer**, or
Under **Investments** on the top menu, select **Northern Funds**, then select **Transfer**.
2. On the **Transfer** page, select the account you want to transfer from.

The **To** dropdown list appears, listing accounts applicable for transfers from the selected **From** account.

For your convenience, the current balance is shown for your Northern Trust accounts in both the **From** and the **To** lists.

3. Select the account to transfer to, then click **OK**.

Fields appear on the transfer page for you to enter information applicable for the type of transfer. The type of transfer is determined by the accounts selected.

4. Enter transfer details, including dollar amount (or number of shares for Northern Funds) and timing of the transfer (now, on a future date or recurring).
5. Click **Continue**. The **Verify Transfer** page appears. Here you can review and verify transfer information including the date the transfer will occur.

To process the transfer, click **Submit** on the **Verify Transfer** page.

6. The **Transfer Confirmation** page appears, with a transfer reference number, to confirm that your transfer request was submitted. You may want to print this page for your records.

WHEN WILL MY TRANSFER POST?

On bank business days, internal transfers and wire transfers will post on the same day they were requested provided they are initiated prior to their respective cutoff times. Future-dated transfers (ACH) will settle the next business day. Cutoff times for same day processing and the availability of funds differ depending on the type of transfer.

KEEP TRACK OF YOUR TRANSFERS

- View transfers you have initiated in Private Passport on the **Transfer Status** page.
- Set up alerts on My Alerts to keep you informed about the status of your transfers and other transactions.
- View, change and delete future and recurring transfers on the **Scheduled Transfers** page.
- View posted transactions on the **History** page, plus filter and sort the list by date, transaction type and/or amount.

NEED ASSISTANCE?

If you have any questions or would like more information, call the Private Passport Help Center at 888-635-5350. Outside the U.S., call 312-557-5900. Or, send a message using the secure Message Center (under Help Center in the left frame). Help Center Hours are Monday through Friday: 7:00AM – 9:00PM CT and Saturday and Sunday: 7:00AM – 3:30PM CT.

NOT FDIC INSURED | May lose value / No bank guarantee

* Shares of Northern Funds are distributed by Northern Funds Distributors, LLC, not affiliated with Northern Trust. Before investing, you should carefully read the prospectus and consider investment objectives, risks, charges, and expenses of Northern Funds. A prospectus with this and other information may be obtained at 800/595-9111 or northern-funds.com.

† Investment securities purchased through Northern Trust Securities, Inc., a registered broker-dealer, member SIPC and NASD, and a wholly owned subsidiary of Northern Trust Corporation.

northerntrust.com

NORTHERN TRUST BANKS ARE MEMBERS FDIC EQUAL HOUSING LENDERS



Northern Trust