

PERSONAL FEE SCHEDULE

CHECKING ACCOUNT FEES

High Performance Checking

Account service charge (Minimum balance less than \$1,000) \$8.00 per month

President's Club

Account service charge (Average collected balance less than \$6,000) \$12.00 per month

SAVINGS AND INVESTMENT ACCOUNT FEES

Classic Savings

Account service charge (Average daily collected balance less than \$100) \$4.50 per quarter

Money Market

Account service charge (Minimum balance less than \$2,000) \$6.00 per month

Performance Indexed Account

Account service charge (Average daily collected balance less than \$5,000) \$10.00 per month

Excess Withdrawal Fee

More than six debits per month for Classic Savings, Kids' Club Savings, Money Market, and Performance Indexed (does not include ATM or in-person withdrawals) \$5.00 each

Individual Retirement Accounts (IRA)

IRA closure fee \$10.00

IRA account service charge (Minimum balance less than \$500) \$5.00 per quarter

IRA setup fee \$10.00

Education Savings Account Excess Transaction Fee

More than three debits per quarter \$25.00 per debit

Alaska CD Excess Transaction Fee

More than one debit per quarter \$100.00 each

Total withdrawals in a calendar quarter exceeding \$500,000 \$100.00 per quarter

ELECTRONIC BANKING FEES

ATM and Visa® Check Card (VCC)

Transactions at Alaska Option® ATMs \$1.00 each

Transactions at PLUS® ATMs \$2.00 each

Card special processing fee (redirect or rush) \$36.00

Card replacement fee \$10.00

PIN reissue fee \$5.00

Online Banking

Bill payment inactive fee (no bills paid in the month) \$5.95 per month

Bill payment NSF fee (Fee charged by online bill payment provider in addition to any NSF fee charged by Northrim Bank) \$30.00 per item

MISCELLANEOUS ACCOUNT FEES

Non-sufficient available funds (NSF)

NSF charge on items paid or returned (Fee applies to NSF created by check, in-person withdrawal, or ACH withdrawal) *Maximum 5 fees per day including POS NSF charges.*

Transaction amount:

Up to \$10 \$10.00 each

\$10.01-\$20 \$20.00 each

Over \$20 \$25.00 each

POS NSF Charge (Fee applies to NSF created by point of sale transactions at the time of purchase using your debit card) *Maximum 5*

fees per day including regular NSF charges.

Transaction amount:

Up to \$10 \$10.00 each

\$10.01-\$20 \$20.00 each

Over \$20 \$25.00 each

Overdraft Protection

Transfer fee from savings \$7.50 per day

Returned Items

Returned deposited item fee. For each item you deposit to your account which is returned to us (i.e. NSF, closed account, stop payment, etc) \$10.00

Returned deposited item fee. For each item you deposit to your account (drawn off your account at another financial institution) which is returned to us (i.e. NSF, closed account, stop payment, etc) \$15.00

Returned international item fee \$20.00 each

Returned items special processing fee \$5.00 per item

Stop Payments

Stop payment fee (for check or electronic withdrawal) \$25.00

Stop payment fee - range (for checks) \$35.00

Assertion of a claim on a cashier's check \$18.00

Renewal fee \$5.00

Checks

Personalized check print fee (4 checks) \$5.00

MICR line reject fee \$2.00 each

Official check fee - cashier's checks \$6.00 each

Official check fee - money orders \$4.00 each

Travelers Checks fee for an individual 1.00% of amount

Travelers Checks fee for two 1.50% of amount

American Express Gift Checks fee \$2.50 each

Returned check order fee \$5.00 each

Special Statements

Duplicate statement fee \$10.00

Special handling statement fee \$10.00

Interim statement fee \$2.00 each

PERSONAL FEE SCHEDULE

OTHER FEES

Closed and Inactive Accounts

Early closure account fee (For closing a deposit account 90 days or less from time of opening)	\$25.00
Account service charge for personal checking with no activity for 120 days and a balance less than \$100	\$5.00 per month

Research

Minimum fee	\$15.00
Hourly fee	\$25.00
Document copy fee	\$2.00 each
Copies of documents on disk	\$5.00 per disk
Check copy fee	\$2.00 each

Check Collection Services

Collection fee - Incoming	\$30.00 each
Collection fee - Outgoing	\$30.00 each
Collection fee - Outgoing foreign	\$40.00 each

Transferring Funds

Phone transfer fee	\$2.50 each
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Wire Transfers

Incoming wire fee	\$10.00 each
Outgoing wire fee	\$25.00 each
Outgoing wire fee (foreign USD)	\$50.00 each
Outgoing wire fee (foreign funds)	\$40.00 each

Safe Deposit Boxes

2X5 annual fee	\$30.00
3X5 annual fee	\$40.00
5X5 annual fee	\$60.00
3X10 annual fee	\$60.00
5X10 annual fee	\$85.00
10X10 annual fee	\$135.00
Charge assessment drilled box fee	\$250.00

Miscellaneous Charges

Account verification fee	\$15.00
Legal order processing fee (levy or garnishment)	\$100.00
Personalized savings ticket print fee (12 deposit slips and 12 withdrawal slips)	\$5.00