Effective October 30, 2018

Electronic Banking Fees

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM and Debit Card</td>
<td></td>
</tr>
<tr>
<td>Out of network</td>
<td>$1.50 each</td>
</tr>
<tr>
<td>International ATM</td>
<td>$5.00 each</td>
</tr>
<tr>
<td>Card special processing (redirect or rush)</td>
<td>$36.00</td>
</tr>
<tr>
<td>Card replacement</td>
<td>$10.00</td>
</tr>
<tr>
<td>PIN reissue</td>
<td>$5.00</td>
</tr>
</tbody>
</table>

Online Banking

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bill Pay Service (free for all personal</td>
<td>$5.95 per month</td>
</tr>
<tr>
<td>checking accounts except Flex Checking</td>
<td></td>
</tr>
<tr>
<td>Simple tier)</td>
<td></td>
</tr>
<tr>
<td>Bill Pay NSF</td>
<td>$30.00 per item</td>
</tr>
<tr>
<td>(fee charged by online Bill Pay provider in</td>
<td></td>
</tr>
<tr>
<td>addition to any NSF fee charged by Northrim</td>
<td></td>
</tr>
<tr>
<td>Bank)</td>
<td></td>
</tr>
<tr>
<td>Bill Pay, expedited</td>
<td>$30.00</td>
</tr>
</tbody>
</table>

Miscellaneous Account Fees

Non-sufficient Available Funds (NSF)

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overdraft &amp; NSF Return Item: these fees</td>
<td></td>
</tr>
<tr>
<td>apply to NSF items created by check,</td>
<td></td>
</tr>
<tr>
<td>electronic withdrawal, ATM withdrawal,</td>
<td></td>
</tr>
<tr>
<td>or point of sale transactions. A fee is not</td>
<td></td>
</tr>
<tr>
<td>assessed if payment of all items presented</td>
<td></td>
</tr>
<tr>
<td>would result in an overdraft of $5 or less.</td>
<td></td>
</tr>
<tr>
<td>Maximum five fees per day</td>
<td>$29.00 each</td>
</tr>
</tbody>
</table>

Overdraft Protection

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer charge from checking or savings</td>
<td>$10.00 per day</td>
</tr>
</tbody>
</table>

Returned Deposited Items

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>For each item you deposit to your account</td>
<td></td>
</tr>
<tr>
<td>that is returned to us due to NSF, closed</td>
<td>$10.00</td>
</tr>
<tr>
<td>account, stop payment, etc.</td>
<td></td>
</tr>
<tr>
<td>For each item you deposit to your</td>
<td>$15.00</td>
</tr>
<tr>
<td>account, which is drawn off your account at</td>
<td></td>
</tr>
<tr>
<td>another financial institution that is</td>
<td></td>
</tr>
<tr>
<td>returned to us due to NSF, closed account,</td>
<td></td>
</tr>
<tr>
<td>stop payment, etc.</td>
<td></td>
</tr>
<tr>
<td>Returned international item</td>
<td>$20.00 each</td>
</tr>
<tr>
<td>Returned items special processing</td>
<td>$5.00 per item</td>
</tr>
</tbody>
</table>

Stop Payments

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single item or electronic</td>
<td>$27.00</td>
</tr>
<tr>
<td>Range</td>
<td>$40.00</td>
</tr>
<tr>
<td>Official Instrument</td>
<td>$25.00</td>
</tr>
</tbody>
</table>

Checks

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personalized check print fee (4 checks)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Cashier’s check (Official Instrument)</td>
<td>$7.00</td>
</tr>
<tr>
<td>Money orders (Official Instrument)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Travelers Cheques for individual,</td>
<td>1.00% of amount</td>
</tr>
<tr>
<td>(100% of amount)</td>
<td></td>
</tr>
<tr>
<td>Travelers Cheques for two,</td>
<td>1.50% of amount</td>
</tr>
<tr>
<td>(100% of amount)</td>
<td></td>
</tr>
<tr>
<td>Returned check order</td>
<td>$5.00 each</td>
</tr>
</tbody>
</table>

Miscellaneous Account Fees Continued

Special Statements

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duplicate</td>
<td>$10.00</td>
</tr>
<tr>
<td>Special handling</td>
<td>$10.00</td>
</tr>
<tr>
<td>Interim statement</td>
<td>$2.00 each</td>
</tr>
</tbody>
</table>

Closed and Inactive Accounts

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Early account closure (for closing a deposit</td>
<td>$25.00</td>
</tr>
</tbody>
</table>
| account 90 days or less from time of opening)

Inactive account (no activity for 365 days and a balance less than $100) applies to 50 Plus and Flex Checking

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Simple tier accounts</td>
<td>$5.00 per month</td>
</tr>
</tbody>
</table>

Research

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum fee</td>
<td>$25.00</td>
</tr>
<tr>
<td>Hourly fee</td>
<td>$35.00</td>
</tr>
<tr>
<td>Document copy fee</td>
<td>$2.50 each</td>
</tr>
<tr>
<td>Copies of documents on disk</td>
<td>$10.00</td>
</tr>
<tr>
<td>Check copy fee</td>
<td>$2.00 each</td>
</tr>
</tbody>
</table>

Check Collection Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incoming</td>
<td>$30.00 each</td>
</tr>
<tr>
<td>Outgoing</td>
<td>$30.00 each</td>
</tr>
<tr>
<td>Outgoing, foreign</td>
<td>$40.00 each</td>
</tr>
</tbody>
</table>

Transferring Funds

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phone transfer</td>
<td>$5.00 each</td>
</tr>
</tbody>
</table>

Wire Transfers

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incoming</td>
<td>$10.00 each</td>
</tr>
<tr>
<td>Incoming foreign</td>
<td>$10.00 each</td>
</tr>
<tr>
<td>Outgoing</td>
<td>$25.00 each</td>
</tr>
<tr>
<td>Outgoing, foreign</td>
<td>$40.00 each</td>
</tr>
</tbody>
</table>

Safe Deposit Boxes

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 X 5</td>
<td>$30.00 annually</td>
</tr>
<tr>
<td>3 X 5</td>
<td>$40.00 annually</td>
</tr>
<tr>
<td>5 X 5</td>
<td>$60.00 annually</td>
</tr>
<tr>
<td>3 X 10</td>
<td>$60.00 annually</td>
</tr>
<tr>
<td>5 X 10</td>
<td>$85.00 annually</td>
</tr>
<tr>
<td>7 X 10</td>
<td>$95.00 annually</td>
</tr>
<tr>
<td>10 X 10</td>
<td>$135.00 annually</td>
</tr>
<tr>
<td>Drilled box fee</td>
<td>$250.00</td>
</tr>
<tr>
<td>Key deposit</td>
<td>$10.00</td>
</tr>
<tr>
<td>Late payment (at 60 days)</td>
<td>$10.00</td>
</tr>
</tbody>
</table>

Coin Processing

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Over $200 or 20 rolls of coin</td>
<td>$0.15 per roll</td>
</tr>
<tr>
<td>Over $500</td>
<td>$25 + $0.15 per roll</td>
</tr>
</tbody>
</table>

Miscellaneous Charges

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal order processing (levy or garnishment)</td>
<td>$100.00</td>
</tr>
<tr>
<td>International item deposited</td>
<td>$10.00</td>
</tr>
</tbody>
</table>