Northrim Bank

BUSINESS FEE SCHEDULE
Effective November 1, 2025

BUSINESS ONLINE BANKING

Business Online Banking
Payment investigation $75.00
Premium reporting $10.00

Custom Payments and Transfers (CPT)
Set up $50.00
Per account ..... $10.00 monthly
Per item (First 10 transactions free.) $3.00
Account maintenance after implementation ..... $10.00 per request

Bill Pay Service
Monthly (Includes 10 payments.) $10.00
Per item $2.50
Bill payment, expedited $30.00
Bill payment non-sufficient funds (NSF) (Charged by service provider in addition to any NSF fee charged by Northrim Bank.) ..... $32.00 per item

MISCELLANEOUS ACCOUNT FEES

Business Debit Card
Out-of-network domestic ATM withdrawal ..... $1.50 each
Out-of-network international ATM withdrawal ..... $5.00 each
Card special processing (Redirect or rush) $36.00

Non-Sufficient Funds (NSF)
Overdraft and return items (These fees apply to NSF items created by check, electronic withdrawal, ATM withdrawal or Point of Sale transactions. A fee is not assessed if payment of all items presented would result in an overdraft of $5.00 or less. Items returned NSF are assessed a fee each time presented for payment.) ..... $29.00 each

Overdraft Protection
Overdraft protection funds transfer ..... $10.00 per day

Returned Deposited Items
For each item you deposit to your account that is returned to Northrim Bank due to NSF closed account, stop payment, etc. $10.00
For each item you deposit to your account, which is drawn off your account at another financial institution that is returned to Northrim due to NSF, closed account, stop payment, etc. $15.00
Returned international item $20.00
Returned item special processing (Fax, pick up or re-deposit) $5.00

Stop Payments
Single $27.00
Range of checks $40.00
Assertion of a claim on a Cashier's check $30.00

Checks
Print four personalized checks $5.00
Money Order ..... $5.00 each
Cashier's Check ..... $7.00 each

Special Statements
Duplicate ..... $10.00 each
Special handling $10.00
Interim statement ..... $2.00 each

OTHER FEES

Closed Accounts
Early account closure (For closing a deposit account 90 days or less from time of opening.) $25.00

Research
Minimum $25.00
Hourly $35.00
Document copy ..... $2.50 each
Document copy on USB flash drive ..... $10.00 each
Check copy ..... $2.00 each

Check Collection Services
Incoming or outgoing ..... $30.00 each
Outgoing foreign ..... $40.00 each

Transferring Funds
Phone funds transfer ..... $7.50 each

Wire Transfers
Wire agreement, monthly per company $10.00
Incoming domestic or foreign ..... $10.00 each
Outgoing domestic ..... $40.00 each
Outgoing foreign (USD or foreign funds) ..... $55.00 each
Outgoing same-day tax payment ..... $35.00 each
Returned wire handling fee ..... $40.00 each

Safe Deposit Boxes[1]
2 x 5 ..... $35.00 annually
3 x 5 ..... $45.00 annually
5 x 5 ..... $65.00 annually
3 x 10 ..... $65.00 annually
5 x 10 ..... $95.00 annually
7 x 10 ..... $105.00 annually
10 x 10 ..... $145.00 annually
Drilled box fee $250.00
Key deposit $10.00
Late payment (At 60 days) $10.00
[1] *Safe deposit boxes are not FDIC insured.*

24-Hour Deposit Center
One-time set up and key access $25.00
Night deposit canvas bags with two keys $25.00
Night deposit key ..... $5.00 each
Night deposit poly bags ..... $90.00 per box

Coin Processing
Over $200 or 20 rolls of coin ..... $0.15 per roll
Over $500 ..... $25.00 + $0.15 per roll

Miscellaneous Charges
Medallion signature guarantee $10.00
Contractor bond CD set up $10.00
Legal order processing (Levy or garnishment) $100.00
Money service business account ..... $75.00 monthly
Zipper bag ..... $5.00 each
Enhanced due diligence ..... $50.00 monthly

NMLS #490464 MEMBER FDIC EQUAL HOUSING LENDER

Northrim Bank

BUSINESS ACCOUNT DETAILS
Effective November 1, 2025

CHECKING ACCOUNTS

BUSINESS EDGE CHECKING

- **Minimum balance to open the Account:** You must deposit $100.00 to open this Account.
- **Transaction limitations:**
  - Posted debits, posted credits and deposited items are limited to 750 per month.
  - Cash deposited limited to $10,000.00 per month.
- **Minimum balance to avoid imposition of fees:** If your average daily collected balance falls below $2,500.00 for the month, we will impose a maintenance service charge of $5.00 for that month.
- **Fees:**
  - A per debit fee of $0.30 will be charged for each debit in excess of 50 during a calendar month.
  - A per credit fee of $0.30 will be charged for each credit in excess of 50 during a calendar month.

BUSINESS ADVANTAGE CHECKING

- **Minimum balance to open the Account:** You must deposit $100.00 to open this Account.
- **Minimum balance to avoid imposition of fees:** If your average daily collected balance falls below $2,500.00 for the month, we will impose a maintenance service charge of $12.00 for that month. If your average daily collected balance is at least $2,500.00 but no more than $7,500.00 for the month we will impose a maintenance service charge of $10.00 for that month. If your average daily collected balance is at least $7,501.00 but no more than $10,000.00 for the month we will impose a maintenance service charge of $8.00 for that month. The average daily collected balance is calculated by adding the collected balance in the Account for each day of the period and dividing that figure by the number of days in the period.
- **Fees:**
  - A per debit fee of $0.30 will be charged for each debit in excess of 125 during a calendar month.
  - A per credit fee of $0.30 will be charged for each credit in excess of 125 during a calendar month.

BUSINESS INTEREST CHECKING

- **Rate information:** The interest rate and annual percentage yield for your Account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited monthly.
- **Effect of closing an Account:** If you close your Account before interest is credited, you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit $100.00 to open this Account.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest on noncash deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
- **Fees:**
  - A maintenance service charge of $7.50 will be charged each calendar month.
  - A per debit fee of $0.30 will be charged for each debit during a calendar month.
  - A per credit fee of $0.30 will be charged for each credit in a calendar month.

BUSINESS SWEEP CHECKING

- **Rate information:** The interest rate and annual percentage yield for your Account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited monthly.
- **Effect of closing an Account:** If you close your Account before interest is credited, you will not receive the accrued interest.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest on noncash deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
- **Transaction limitations:** Funds must sweep to/from Business Analysis Account. Only Sweep transactions are allowed on this Account.

SAVINGS ACCOUNTS

BUSINESS SAVINGS

- **Rate information:** The interest rate and annual percentage yield for your Account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited monthly.

- **Effect of closing an Account:** If you close your Account before interest is credited, you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit $100.00 to open this Account.
- **Minimum balance to avoid imposition of fees:** A maintenance service charge of $2.50 will be imposed each monthly statement cycle if the average daily collected balance for the monthly statement cycle falls below $200.00. The average daily balance is calculated by adding the principal in the Account for each day of the period and dividing that figure by the number of days in the period.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest on noncash deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

BUSINESS PERFORMANCE SAVINGS

- **Rate information:** The interest rate and annual percentage yield for your Account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited monthly.
- **Effect of closing an Account:** If you close your Account before interest is credited, you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit $500.00 to open this Account.
- **Minimum balance to avoid imposition of fees:** A maintenance service charge of $15.00 will be imposed each monthly statement cycle if the average daily collected balance for the monthly statement cycle falls below $7,500.00. The average daily balance is calculated by adding the principal in the Account for each day of the period and dividing that figure by the number of days in the period.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest on noncash deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

BUSINESS MONEY MARKET

- **Rate information:** The interest rate and annual percentage yield for your Account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited monthly.
- **Effect of closing an Account:** If you close your Account before interest is credited, you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit $500.00 to open this Account.
- **Minimum balance to avoid imposition of fees:** A maintenance service charge of $10.00 will be imposed every statement cycle if the balance in the Account falls below $3,000.00 any day of the cycle.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest on noncash deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

BUSINESS ALASKA SAVINGS

- **Rate information:** The interest rate and annual percentage yield for your Account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- **Frequency of rate changes:** We may change the interest rate on your Account at any time.
- **Determination of rate:** The interest rate on your Account is subject to change at our discretion.
- **Compounding and crediting frequency:** Interest will be compounded and credited quarterly.
- **Effect of closing an Account:** If you close your Account before interest is credited, you will not receive the accrued interest.
- **Minimum balance to open the Account:** You must deposit $10,000.00 to open this Account.
- **Minimum balance to obtain the annual percentage yield disclosed:** You must maintain a minimum balance of $5,000.00 in the Account each day to obtain the disclosed annual percentage yield.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest on noncash deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).
- **Transaction limitations:**
    - There are no withdrawal limits.

- **Fees:**
  - A maintenance fee of $5.00 will be imposed each month if the average daily balance for the month falls below $10,000.00. The average daily balance is calculated by adding the principal in the Account for each day of the period and dividing the figure by the number of days in the period.
- **Additional terms:** If this Account is linked to a Loyalty Club, Business Analysis or Flex Checking Account in the Power and President's Club tier the Account may qualify for a bonus interest rate.

CERTIFICATES OF DEPOSIT (CD)

CERTIFICATE OF DEPOSIT

- **Rate Information:** You will be paid the disclosed rate until first maturity.
- **Compounding and crediting frequency:** Interest will be compounded and credited quarterly.
- **Minimum balance to open the Account:** You must deposit $500.00 to open this Account.
- **Minimum balance to obtain the annual percentage yield disclosed:** You must maintain a minimum balance of $500.00 in the Account each day to obtain the disclosed annual percentage yield.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- **Transaction limitations:**
  - You may not make any deposits into your Account before maturity.
  - You may make withdrawals of principal from your Account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
  - You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest only on the crediting dates. You may choose to have interest transferred to another Account of yours, transferred through ACH or paid by check to you.
- **Time requirements:** Your Account will mature as stated on your certificate of deposit receipt or other disclosure provided.
- **Early withdrawal penalties** (a penalty will be imposed for withdrawals before maturity)**:**
  - If your Account has an original maturity of 32 days or less: The fee imposed will equal seven days simple interest on the amount withdrawn.
  - If your Account has an original maturity of one year or less but more than 32 days: The fee imposed will equal 30 days simple interest on the amount withdrawn.
  - If your Account has an original maturity of more than one year: The fee imposed will equal 90 days simple interest on the amount withdrawn.

  In certain circumstances such as the death or incompetence of an owner of this Account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

  For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.
- **Withdrawal of interest prior to maturity:** The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- **Automatically renewable time Account:** This Account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the Account at maturity (or within the grace period mentioned below, if any). If you prevent renewal, interest will not accrue after final maturity.

  Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

  You will have 10 calendar days after maturity to withdraw the funds without a penalty.

JUMP-UP CERTIFICATE OF DEPOSIT

- **Jump-Up Option Plan and Rate Information (variable rate Account):** The interest rate and annual percentage yield may change. We will not change the rate on your Account during the term of the Account. However, you have the option to exchange this interest rate one time during each term of the Account on a one-year CD and two times during each term of the Account on CDs with terms of 18 months or more. The new interest rate will be the interest rate being offered on time deposits with the same term at the time of the request. This exchange will be at no cost to you. If you make an exchange, the maturity date of this Account will remain the same as originally scheduled. You may exercise this option one time during each term of the Account on a one-year CD and two times during each term of the Account of CDs with terms of 18 months or more.
- **Compounding and crediting frequency:** Interest will be compounded and credited quarterly.
- **Minimum balance to open the Account:** You must deposit $500.00 to open this Account.
- **Minimum balance to obtain the annual percentage yield disclosed:** You must maintain a minimum balance of $500.00 in the Account each day to obtain the disclosed annual percentage yield.
- **Daily balance computation method:** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.
- **Accrual of interest on noncash deposits:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- **Transaction limitations:**
  - Deposits cannot be made more often than every seven days and deposits cannot be made during the first or last seven days of the CD term.
  - You may make withdrawals of principal from your Account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

- You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest only on the crediting dates. You may choose to have interest transferred to another Account of yours, transferred through ACH or paid by check to you.

- **Time requirements:** Your Account will mature as stated on your certificate of deposit receipt or other disclosure provided.
- **Early withdrawal penalties** (a penalty will be imposed for withdrawals before maturity)**:**
  - If your Account has an original maturity of 32 days or less: The fee imposed will equal seven days simple interest on the amount withdrawn.
  - If your Account has an original maturity of one year or less but more than 32 days: The fee imposed will equal 30 days simple interest on the amount withdrawn.
  - If your Account has an original maturity of more than one year: The fee imposed will equal 90 days simple interest on the amount withdrawn.

  In certain circumstances such as the death or incompetence of an owner of this Account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

  For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.
- **Withdrawal of interest prior to maturity:** The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- **Automatically renewable time Account:** This Account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the Account at maturity (or within the grace period mentioned below, if any). If you prevent renewal, interest will not accrue after final maturity.

  Each renewal term will be the same as the original term, beginning on the maturity date. Interest will be calculated on the same basis as during the original term.

  You will have 10 calendar days after maturity to withdraw the funds without a penalty.

MINIMUM BALANCE REQUIREMENTS

Keeping a minimum balance in your Account may be necessary in order to avoid being assessed a fee or to earn interest for that period.