

Northern Bank & Trust Company
Deposit Account Agreement



Neighbors you can bank on.

Northern Bank & Trust Company

Member FDIC

Customer Identification Program Notice

Important Information about Procedures for opening a new account or creating a new customer relationship with our institution:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account or creates a new customer relationship with our bank.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.



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Northern Bank Direct Money Market Investment Account

- Earn current market rates on account funds
- Minimum deposit of \$5,000.00 to open account
- Maximum initial deposit of \$250,000.00
- Up to 6 transfers per month to another account with us or to a third party by means of a preauthorized or automatic transfer, including transfers pursuant to an overdraft plan, telephone or internet banking agreement, order or instruction, or by draft, ATM card or similar order made by you and payable to third parties. (\$20.00 per excessive transaction fee)
- 24-hour nationwide ATM access

Northern Bank Direct Certificates of Deposit

- Interest at a competitive rate
- Varying terms and maturity date
- Maximum initial deposit of \$250,000.00

*When a transaction is initiated at a non-Northern Bank & Trust Company ATM, a surcharge may be assessed by the owner or operator of the ATM, or by an automated transfer network.

An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, ATM withdrawal, or by other electronic means. Please refer to our separate Personal Accounts Schedule of Fees for more information.

E-Statements are available for all savings, checking, and money market accounts.

Please refer to our Personal Accounts Schedule of Fees for information about any other fees.

(Rev 1-2018)



**Northern Bank
& Trust Company**
Neighbors you can bank on

Personal Accounts Schedule of Fees

Abandoned Property	\$50.00
Account Balancing per hour (\$10.00 minimum charge).....	\$25.00
Account Closure (by mail).....	\$10.00
Account Inactivity fee (charged in the 12 th month for all checking accounts with no activity).....	\$3.75
ATM/Debit Card	
ATM Withdrawal Fee (ATM WDL Fees) at Non-Northern Bank & Trust Company Locations.....	\$1.50*
ATM Balance Inquiry Fee (ATM Inquiry Fees) at Non-Northern Bank & Trust Company Locations.....	\$0.50*
Replacement Cards.....	\$10.00
International Transaction Fee.....	0.90%-1.10%
on transactions conducted outside of the United States (rate will depend on whether the transaction is made in U.S. Dollars or a Foreign Currency)	
Bank Checks	
Money Orders.....	\$3.00
Official Checks.....	\$5.00
Certified Check.....	\$15.00
Checkbooks.....	Varies
Coin Counting	
Per Hour.....	\$15.00
Minimum.....	\$3.00
Collection Items	
Coupons (per envelope).....	\$8.00
Checks (per item)	
Domestic.....	\$20.00
Foreign.....	\$25.00
Dormant Accounts	
(per month– starting in the 13 th month for account balances less than \$500.00).....	\$4.00
Duplicate Documents	\$5.00
Excessive Transaction Fee (Savings Accounts and Money Market Investment Accounts).....	\$20.00
Expedited Bill Pay Convenience Fee	
Expedited Electronic Payment.....	\$5.00
Expedited Payment by Overnight Check.....	\$20.00

Foreign Currency	\$10.00
Foreign Draft	\$25.00
Government Levy	\$100.00
Health Savings Setup Fee (HSA setup fee)	\$25.00
Interim Statement	\$5.00
Legal Processing	\$100.00
(Trustee attachment, subpoena or other legal service; research fees may apply)	
Lost Passbooks	\$15.00
New account closure within 120 days	\$25.00
Night Deposit Bags (non-refundable).....	\$20.00
Night Deposit Keys (additional).....	Cost
Overdraft fee (18/65 \$5.00).....	\$35.00
(applicable to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means)	
Overdraft Protection Transfers (Overdraft Trans Chg)	\$7.50/day
Over the counter checks (\$1.00 per check; 3 checks minimum)	\$3.00
Research per hour (\$35.00 minimum charge).....	\$35.00
Retirement Plans	
Close Out.....	\$25.00
Service Charge (Annual fee).....	\$25.00
Return Check Charge	\$6.84
Return Mail Fee (per month)	\$5.00
Stop Payment	\$30.00
Transfer request via telephone (per transfer)	\$5.00
Wire Transfers	
Incoming Wire Fee.....	\$15.00
Outgoing Wire Fee (Domestic).....	\$25.00
Outgoing Foreign Wire Fee (out for. wire fee).....	\$40.00

** When a transaction is initiated at a non-Northern Bank & Trust Company ATM, a surcharge may be assessed by the owner or operator of the ATM, or by an automated transfer network*

Member FDIC
(Rev 06-2018)

Northern Bank & Trust Company
275 Mishawum Road
Woburn, MA 01801
(800) 273-6908
Member FDIC

e-Bank Agreement and Electronic Funds Transfer Disclosure

E-bank requires a browser capable of high-security 128-bit encryption (SSL). We support Netscape 4.0 and higher, MS Internet Explorer 4.0 and higher, and AOL 4.0 and higher. In addition to 128-bit encryption, your browser must also have Javascript enabled in order to view pages correctly.

This Agreement and Disclosure provides information about the e-Bank service and contains the disclosures required by the Electronic Fund Transfer Act and related provisions of state law.

For the purpose of this document, "I," "me," "my," and "mine" shall refer to each Depositor who signs up for e-Bank. "You," "your," "Bank" or "Northern Bank", shall refer to Northern Bank & Trust Company.

A. e-Bank Service

e-Bank is a consumer electronic banking service. I may access e-Bank using a personal computer (PC), my Internet connection and signing onto the Bank's Website, www.nbtc.com.

B. Business Day

References to "business day" as used in this agreement mean Monday through Friday, not including federal holidays.

C. Service Available through e-Bank

e-Bank service allows me to:

1. Access my checking account to pay most bills (Bill Payments);
2. Make loan payments or transfer from my deposit account to my loan account;
3. Transfer funds electronically (Transfers) to or from my checking, statement savings, passbook savings, or money market accounts subject to any limitations in this Agreement;
4. Make and receive Person to Person Payments;
5. Obtain account information;
6. Obtain certain Northern Bank product and service information;
7. Download transactions from e-Bank account activity via the Microsoft Money® Active Statement feature and Intuit Quicken® (if applicable);
8. Open a new deposit account.

Collectively, these are referred to as the "e-Bank service".

D. General Information About e-Bank:

I may use e-Bank virtually any time, day or night, 7 days a week. However, e-Bank may be temporarily unavailable due to Northern Bank's record updating, or technical difficulties. In addition, access to e-Bank is made available pursuant to a license agreement by and between Northern Bank and FIS Corporation, the Bank's core service provider. Any interruption of service or access caused or experienced by FIS will also prevent my use of the service. To use the services, I will need to enter my User ID and password and otherwise satisfy the system's security procedures.

I understand that in order to use e-Bank for bill payments, I must have a checking account with Northern Bank.

E. Transaction Procedures

Bill Payments and Transfers may be processed in three different transaction modes, as follows:

1. **Current Transactions.** I can designate a Bill Payment or Transfer to be processed during the session. If I schedule my Bill Payment before 9:00 PM EST (Eastern Standard Time) (8:00 PM CST – Central Standard Time) on a business day, the initiation date will be the next business day. Bill payments scheduled after 9:00 PM EST (8:00 PM CST) on a business day will be initiated on the second business day following the session date. IntraBank (internal) Transfers will be processed immediately. If I schedule my InterBank (external) Transfer before 7:00 PM EST (6:00 PM CST) on a business day, the initiation date will be that same business day. InterBank Transfers scheduled after 7:00 PM EST (6:00 PM CST) will be initiated on the next business day following the session date. In all cases, sufficient funds must be available on the day and at the time I request the transaction. Current dated Bill Payments may be changed or canceled up to 9:00 PM EST (8:00 PM CST) on the business day before the Scheduled Initiation Date. Current dated IntraBank Transfers may not be changed or canceled for any reason once I have ended an e-Bank session, as funds are immediately deducted from my designated account. Current dated InterBank Transfers may be changed or canceled up to 7:00 PM EST (6:00 PM CST) on the business day of the Scheduled Initiation Date.
2. **Future Transactions.** I can designate a Bill Payment or any Transfer as a "future" transaction which may be made on a future date that I may designate up to 364 days in advance of the Scheduled Initiation Date. Sufficient funds in my account must be available by 9:00 PM EST (8:00 PM CST) of the business day before the scheduled Bill Payment date. For IntraBank Transfers, sufficient funds in my account must be available by 3:00 AM EST (2:00 AM CST) of the business day of the scheduled IntraBank Transfer date. For InterBank Transfers, sufficient funds must be in my account by 7:00 PM EST (6:00 PM CST) on the business day of the Scheduled Initiation Date. Future dated Bill Payments may be canceled or changed until 9:00 PM EST (8:00 PM CST) of the business day before the Scheduled Initiation Date. Future dated IntraBank Transfers may be changed or canceled until 3:00 AM EST (2:00 AM CST) on the business day of the Scheduled Initiation Date. Future dated InterBank Transfers may be changed or canceled until 7:00 PM EST (6:00 PM CST) on the business day of the Scheduled Initiation Date.
3. **Recurring Transactions.** I can designate a Bill Payment or Transfer as a "recurring" transaction, by requesting a Scheduled Initiation Date that reoccurs on a specified regular basis (i.e. weekly, bi-weekly, monthly, etc). I will designate a "start" and "end" date. Sufficient funds must be available by 9:00 PM EST (8:00 PM CST) of the

business day before the scheduled Bill Payment date. For IntraBank Transfers, sufficient funds must be available by 3:00 AM EST (2:00 AM CST) of the business day of the scheduled IntraBank Transfer date. For InterBank Transfers, sufficient funds must be in my account by 7:00 PM EST (6:00 PM CST) on the business day of the Scheduled Initiation Date. Recurring Bill Payments may be canceled or changed until 9:00 PM EST (8:00 PM CST) on the business day before the Scheduled Initiation Date. Recurring IntraBank Transfers may be canceled or changed until 3:00 AM EST (2:00 AM CST) on the business day of the Scheduled Initiation Date. Recurring InterBank Transfers may be canceled or changed until 7:00 PM EST (6:00 PM CST) on the business day of the Scheduled Initiation Date.

F. Bill Payments:

1. **Account Designation and Payees.** All Bill Payments I make through e-Bank will be deducted from my designated checking account. I may use e-Bank service to make Bill Payments to a maximum of up to 4,999 payees. Any payee I wish to pay through e-Bank must be payable in U.S. Dollars and located in the United States or its territories. Each payee must appear on the payee list I create with you and the account I am paying with must be in my name.
2. **Processing.** In many cases, my Bill Payments are electronically delivered to the payee within two business days of the Scheduled Initiation Date. However, some payees are not set up to accept electronic payment. In these cases, a check will be sent, which may take five business days to process and deliver to the payee. e-Bank will calculate the delivery date based upon the method by which the payee will be paid.
3. I must allow sufficient time (2 or 5 business days, as indicated) for e-Bank to receive my request and process the Bill Payments so that the funds can be delivered to the payee before the payment due date, or for mortgage payments, on or before the due date (the due date shown on my invoice or provided in my agreement with the payee, not taking into account any grace period provided by the payee). If I do not allow sufficient time, I will assume full responsibility for all late fees, finance charges, or other actions taken by the payee. If I schedule my payment with sufficient time, and the payment was not received by the payee, or was received late, e-Bank Customer Service will assume responsibility subject to any exceptions provided within this Agreement and Disclosure.
4. **Expedited Payments.** For an additional fee, I may pay my bills faster with Expedited Bill Payments, avoiding the need to schedule my payments days in advance. I may elect one of two methods: Expedited Electronic Payment or Expedited Payment by Overnight Checks; however, not all payees accept payments by either or both methods. The bill pay service will tell me if my payee will not accept payment by the method I choose. If I choose to pay my bill by Expedited Bill Payment, the following additional terms apply:
 1. A fee will be charged for the service, as disclosed in the then current applicable Fee Schedule.
 2. Because these payments are processed quickly, I cannot stop an Expedited Bill
 3. Payment I have already ordered to be processed. Expedited Electronic Payments are limited by the cut-off time established by the payee for accepting same day payments. Payee cut-off times vary by payee; Overnight Check payments

- must be ordered before 7:45 PM EST (6:45 PM CST) for overnight delivery.
4. Overnight Check payments can only be sent to payees with a valid street address within the continental United States.

Northern Bank is responsible only for exercising ordinary care in making payments upon my authorization and for mailing or sending a payment to the designated payee. Northern Bank is not liable in any way for damages I incur if I do not have sufficient funds in my account to make the payment on the processing date, if the estimate of time to allow for delivery to the payee is inaccurate, or due to delays in mail delivery, changes of merchant address or account number, the failure of any merchant to account correctly for or credit the payment in a timely manner, or for any other circumstances beyond the control of Northern Bank.

e-Bank Customer Service will attempt to notify me via email on the Scheduled Initiation Date if a Bill Payment or Transfer is not processed because there are insufficient funds available in my account. I may also set up an alert on my online account so e-Bank will send a message to my online account if a payment or transfer is not processed. Northern Bank is not responsible if e-Bank customer service is unable to reach me, whether or not this is due to events beyond the control of e-Bank Customer Service. Moreover, to take advantage of this service, I must keep e-Bank Customer Service aware of any changes in my current email address. In all cases, I am responsible for either making alternate arrangements for the payment, or rescheduling the payment through e-Bank. In no case will you automatically resubmit a payment for me after funds have become available.

Payments executed electronically through an automated clearing house are subject to rules of the National Automated Clearing House Association (NACHA).

G. Transfers

1. InterBank (External) Transfers. Transfers between my account(s) with Northern Bank and account(s) at other financial institutions (foreign account) are accomplished through an automated clearing house (ACH) debit against the account funds are being transferred from and an ACH credit to the accounts funds are being transferred to.

- (a) In order to be accessible by e-Bank, accounts maintained at other financial institutions must be either a checking or a savings account and must be my accounts. I must provide the name of the institution, the routing-transit number, as well as the account number.
- (b) To ensure my security, before I add an outside account for external transfers, originate a new external transfer, edit an existing periodic external transfer, or change my phone number through online banking, I may be required to authenticate who I am, using a method of authentication I select. A small dollar transaction will be initiated to the foreign account for verification and I will receive a Bank Mail alert message when completed. The dollar values must be entered in the "verify external transfer account" screen to open the transfer relationship. If the test transaction fails or is rejected, for security purposes Northern Bank may decline my external transfer request(s) and any or all other transactions, and may close my account, with or without notice.
- (c) Funds from Interbank transfers will be available for withdrawal in

accordance with the funds availability policy of the institution(s) holding the account that received the funds. External transfer credits to your Northern Bank account will be available no later than the business day after we receive finally collected funds – funds are generally finally collected by the third business day after the day of your transfer.

- (d) InterBank Transfers can be scheduled, changed and deleted up until 7:00 PM EST (6:00 PM CST) on the business day of the scheduled initiation date.
- (e) External transfers scheduled to process on weekends or holidays will be rescheduled for the next processing date and a message is displayed alerting you to this change. Additionally, transfers scheduled for the 29th, 30th, or 31st of the month are interpreted as "month end" and will be processed on the last day of the month. A message is displayed alerting you to this change.
- (f) A fee may be charged for external transfers. Please consult our *Personal Fee Schedule* for applicable fees. Fees are subject to change from time to time upon notice as may be required by law.

2. IntraBank Transfers. I may designate any number of my accounts at Northern Bank between which I may transfer funds electronically through e-Bank. I will receive immediate provisional credit upon completion of my e-Bank session for current IntraBank transfers made during the session. Current dated Transfers cannot be changed or canceled. IntraBank Transfers designated as "Future" or "Recurring" may be changed or canceled by 3:00 AM EST (2:00 AM CST) on the Scheduled Initiation Date.

3. Northern People Pay Payments (Person to Person)

Northern People Pay Payments ("People Pay") is an optional person to person payment system which allows deposit customers to send and receive money online in a fast and safe manner. This is a onetime payment feature and cannot be used for setting up recurring payments.

To be eligible for this service, I understand that I must have a checking account with the Bank.

If I have selected Account View, or Account View and Transfer with Bill Payment, I may originate the electronic transfer of funds from my account at the Bank to others (called "People Pay").

When I originate People Pay, I authorize the Bank and their service provider to initiate debit entries, upon my instructions, from my account and to transmit those funds to third parties. I may transmit funds in one of the following two ways: 1) via recipient's email or mobile number; or 2) as a deposit to the recipient's bank account. I understand that I select the method for each individual I choose to send money to with People Pay. I agree and warrant to the Bank that I will only originate People Pay from accounts for which I have the authority to transfer funds, and that by disclosing information to the Bank regarding those accounts to affect my transfers, and I am not violating any third party rights.

1). For payments via recipient's email or mobile number, the recipient must provide the Bank with an email address or a mobile phone number in order to receive notification of the payment with claim instructions. To ensure proper processing of the payment, the recipient should confirm the email address or mobile phone number they provide is valid

and that they are able to log in and retrieve emails sent to that address or that they can receive text messages and access a website at the provided mobile phone number. To claim a payment, the recipient must access the link provided in the email or text message, successfully enter the claim number on the claim site, and provide the ACH routing number for the receiving bank, their account number at the receiving bank and the type of account (checking or savings).

2). For payments via recipient's bank account, the recipient must provide an email address or a mobile phone number, the ACH routing number for the receiving bank, their account number at the receiving bank and the type of account (checking or savings). To ensure proper processing of the payment, the recipient should confirm this information with their bank prior to providing the information.

Limitations. For security reasons, the Bank has established limits on the amount of funds that can be transferred via People Pay. People Pay sent to the recipient's bank account, email or mobile number are limited to \$1,000 per transaction and \$1,000 in aggregate per day. The total of all People Pay payments from one account per day is \$1,000. The Bank reserves the right to change the People Pay dollar limit at any time. If the Bank decreases the dollar limit, the Bank will notify customers as required by law, but may not be required to send notification if the Bank is restricting payment limits for security purposes or because of excessive overdrafts. People Pay may only be originated on a single entry basis.

If this service is used to transfer funds from an account held at another institution, please consult that financial institution's deposit account agreement as it may impose transfer restrictions.

It may take two to three business days for a payment initiated from the account via email, mobile, or deposit to the recipient's bank account to be received by the recipient.

People Pay is only available on consumer accounts.

Cut-offs.

To ensure same day processing, the payment must be scheduled by 9:00 PM EST (8:00 PM CST). To ensure same day processing, the recipient must claim the funds by 9:00 PM EST (8:00 PM CT). Payments sent on non-processing days, such as weekends or Federal Holidays will be processed on the next business day. Recipient claims entered on a non-business day will be processed on the following business day. Person to Person payments cannot be scheduled to occur on a non-business day and cannot be modified, cancelled or recalled once the transfer has been entered.

The Bank is not responsible for payment delays due to recipient claiming funds or recipient entering wrong account information when claiming a payment.

Sufficient Funds. I understand that my account must have sufficient available funds for the amount of the payment plus any applicable fees at the time I schedule the payment and when the recipient claims the payment or the transfer will be declined.

Claimed Payments. The Bank will not send a notification when a payment has been claimed. However, payment status can be confirmed by viewing the Outgoing Payments tab on the payment Service dashboard.

Cancelled, Declined or Rejected Payments. A payment can be cancelled before the recipient claims the funds. If the recipient declines the payment or does not claim the funds within 10 calendar days of the payment date, the transfer will be automatically cancelled. I understand that incorrect bank or account information will result in a rejected payment and may take up to 10 business days to receive credit back to my account.

Limitation on Liability. The Bank is relying on information that I entered on the payment instructions, and I am solely responsible for the accuracy of those instructions. Any errors, including incorrect recipient names, mailing addresses, email addresses, mobile telephone numbers, or bank or account number information, are my responsibility as the sender, and the Bank does not confirm or verify the information I enter prior to sending the payment. It is my responsibility to maintain the confidentiality of the information the recipient provides to you.

I understand that the Bank will not be liable for payments or transfers that are not properly completed in the following instances:

- If there is a hold on my Account, or if access to my Account is blocked, in accordance with any Banking policy. Please note that funds in the Account must be available in order to facilitate the payment or transfer. Recent deposits may not be available immediately. Please refer to the Funds Availability Policy provided at Account opening.
- If funds are subject to legal process or other encumbrance restricting the payment or transfer.
- If I have insufficient funds in my Account to complete the Payment.
- If my payment/transfer authorization terminates by operation of law.
- If I or a third party involving the Account or payment instructions provided the Bank incomplete or inaccurate information.
- If the Bank has a reasonable basis for believing that unauthorized use of my Internet Banking credentials or Account(s) has occurred or may be occurring.
- If recipient refuses to accept a payment,
- If I or the Bank terminates the e-Bank Agreement and Electronic Funds Transfer Disclosure or suspend or terminate the People Pay Service.

Fees. A fee may be charged for People Pay. Please consult our *Personal Fee Schedule* for applicable fees. Fees are subject to change from time to time upon notice as may be required by law.

H. Limitations on Services

1. **Dollar Limitations.** There is a maximum dollar limit of \$20,000.00 (or the available balance in my account, whichever is less) per Bill Payment transaction and \$20,000.00 in aggregate per day. There is a maximum daily limit of \$5,000.00 (or the available balance in my account, whichever is less) for Interbank (external)

transfers per transaction; \$5,000 in aggregate per day; and \$25,000 in aggregate per calendar month. The maximum number of transfers is 10 per day and 100 transfers to my account per calendar month. The Bank reserves the right to change external transfer dollar limits at any time. If the Bank decreases the dollar limit, the Bank will notify me as required by law, but the Bank may restrict my transfer limits for security purposes or because of excessive overdrafts on my account. There is a maximum dollar limit of \$10,000.00 for an expedited bill payment.

2. **Transfer Limitations.** Except as provided herein, all Bill Payments and Transfers to and from an account are subject to the terms and conditions applicable to such account as set forth in the account agreement governing such account. **If my account is a money market or statement type of savings account, I may not make more than 6 transfers per statement cycle to another account with you or to a third party by means of a preauthorized or automatic transfer, including transfers pursuant to an overdraft plan, telephone or internet banking agreement, order or instruction, or by draft, check, ATM card or similar order made by me and payable to third parties.**
3. **Available Funds Required.** All Bill Payments and Transfers initiated through e-Bank are subject to there being sufficient funds available in the affected account to cover the transfer on the Scheduled Initiation Date or earlier as stated herein.

I. Stopping or Modifying e-Bank Authorized Payments:

The initiation by you of certain electronic fund transfers from your account will, except as otherwise provided in this disclosure, effectively eliminate your ability to stop payment of the transfer. **Unless otherwise provided in this agreement, I may not stop payment of electronic fund transfers, therefore I should not employ electronic access for purchases, services or payments unless I am satisfied that I will not need to stop payment.**

Bill Payments designated as current transactions cannot be stopped, canceled, or changed after 9:00 PM EST (8:00 PM CST) on the business day of my session date. I must cancel or change a future or recurring Bill Payment by 9:00 PM EST (8:00 PM CST) of the business day before the Scheduled Initiation Date. In order to change or cancel an e-Bank transaction designated as "Future" or "Recurring," I must use e-Bank and follow the instructions provided to me. I must cancel or change a future or recurring IntraBank Transfer by 3:00 AM EST (2:00 AM CST) of the business day of the Scheduled Initiation Date. InterBank Transfers designated as current transactions cannot be stopped, canceled or changed after 7:00 PM EST (6:00 PM CST) on the business day of my session date. I must cancel or change a future or recurring InterBank Transfer by 7:00 PM EST (6:00 PM CST) of the business day before the scheduled initiation date.

J. Authorization To Charge Accounts.

I authorize you to charge my designated account(s) for any transactions accomplished through the use of e-Bank, including the amount of any Bill Payment or Transfer that I make, and any charges for the service. I authorize you to process Bill Payments and to transfer funds according to the instructions you receive if the instructions are received from me through e-Bank. I authorize you to initiate any reversing entry or reversing file and to debit my accounts at Northern Bank or elsewhere, in order to correct any mistaken credit entry.

I understand that if a Bill Payment or Transfer request describes the beneficiary

inconsistently by name and account number, execution of the request will occur on the basis of the account number, even if it identifies a person different from the named beneficiary.

K. Account Information; Electronic Notice

I may check the balance(s) of the Northern Bank accounts that are linked by access through e-Bank. (NOTE: the balance figure may not reflect recent transactions, and may include funds which are not subject to immediate withdrawal.) I may get a listing of transactions posted to my account since my last monthly statement.

L. Fees

1. **External Transfer Fee** A fee may be charged for external transfers. Please consult our *Personal Fee Schedule* for applicable fees. Fees are subject to change from time to time upon notice as may be required by law.
2. **Applicable To All Fees and Charges**
If I do not have sufficient funds in my account on the date the fee or charge is payable, I authorize you to automatically deduct the payment from my account as soon as funds are available.

M. Security Procedures.

A password will be selected by me for security purposes. The password must be comprised of at least 8 characters up to 32 characters and must contain at least one alpha and one numeric character. My password is case sensitive. This password is confidential and should not be disclosed to third parties. I am responsible for the safekeeping of my password. I agree not to disclose or otherwise make the password available to anyone not authorized to sign on, or otherwise have access to, my accounts.

For purposes of secondary authentication, the e-Bank service will take note of my normal banking patterns. If you detect anything unusual, I will be prompted to answer security questions or authenticate myself using automated voice or SMS messaging before being allowed to log in.

I represent that I have considered the security procedures of the e-Bank services and find that the security procedures are reasonable for verifying that a Bill Payment, Transfer or other communication purporting to have been issued by me is, in fact, mine and providing security against unauthorized communication. In reaching this determination, I have considered the size, type and frequency of Bill Payments, Transfers or other communications that I anticipate issuing to Northern Bank.

I understand and agree that the security procedures of the e-Bank services are not intended to detect any errors relating to or arising out of a Bill Payment, Transfer or other communication. I am solely responsible for the accuracy of the content of any Bill Payment, Transfer or other communication and its transmission to you.

N. Contact in the event of Unauthorized Transactions and Consumer Liability.

I will tell you AT ONCE if I believe my e-Bank Password has been lost or stolen or that someone has transferred or may transfer money from my account without my permission. I will call the Customer Care Center at 1-866-211-3627 or write to you at 275 Mishawum Road Woburn, MA 01801 Attn: Deposit Operations. If my e-Bank password has been used without my permission my liability will not exceed \$50.00.

O. Liability for Failure To Make Payments or Transfers: If you do not send a payment

or make a transfer on time, or in the correct amount according to my instructions given in accordance with this Agreement and Disclosure, you will be liable for damages caused. However, there are some exceptions. You will not be liable, for instance, if:

1. Through no fault of yours, my account does not contain sufficient funds to make the payment or transfer.
2. The payment or transfer would go over the credit limit on my overdraft line of credit.
3. The equipment, ATM network, telephone lines, or computer systems were not working properly or were temporarily unavailable.
4. Circumstances beyond your scope of control, such as fire or flood, prevented the payment or transfer, despite reasonable precautions that you have taken.
5. A court order or legal process prevents you from making a transfer or payment.
6. I have previously reported my, ATM/Debit card lost or stolen, or if you have a reasonable basis for believing that unauthorized use of my password or designated account has occurred or may be occurring or if I default under any agreement with you or if you or I terminate this Agreement.
7. The payee does not process a payment correctly, or in a timely manner.

There may be other exceptions stated in your agreement with me.

If any of the circumstances listed in subparagraph 3) or 4) shall occur, you shall assist me with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct transactions that have incorrectly been processed.

P. Errors or Questions: I will telephone you at the Customer Care Center 1-866-211-3627 or write Northern Bank, Attention: Deposit Operations, 275 Mishawum Road, Woburn, MA 01801 as soon as I can, if I think my statement or receipt is wrong or if I need more information about a Bill Payment or Transfer listed on the statement or receipt. You must hear from me no later than 60 days after you sent the first statement on which the problem or error appeared or the problem was first reflected on my passbook.

I must:

1. Tell you my name and account number.
2. Describe the error or payment I am unsure about, and explain as clearly as I can why I believe it is an error or why I need information.
3. Tell you the dollar amount of the suspected error.

If I tell you verbally, you may require that I send my complaint or question in writing within ten business days.

You will determine whether an error occurred within 10 business days after you hear from me and will correct any error promptly. If you need more time, however, you may take up to 45 days to investigate my complaint or question. If you decide to do this, you will credit my account within 10 business days for the amount I think is in error, so that I will have the use of my money during the time it takes you to complete your investigation. If you ask me to put my complaint or question in writing and you do not receive it within ten business days, you may not credit my account. For errors involving new accounts, point-of-sale or foreign-initiated transactions, you may take up to 90 days to investigate my complaint or question. For new accounts, you may take up to 20 business days to credit

my account for the amount I think is in error.

You will tell me the results within three business days after completing your investigation. If you determine that there is no error, you will send me a written explanation. I may ask for copies of the documents that you used in your investigation. If my alleged error concerns a transfer to or from a third party, your investigation may be limited to a review of your own records. If you decide there was no error, I may want to contact the third party to pursue the matter further. Other Problems: If I believe an error other than an electronic funds transfer problem has occurred concerning a deposit account or if I have a problem regarding a credit account accessed by an ATM/Debit Card, I will refer to my monthly statement for instructions regarding how to have you resolve my question or correct an error.

Q. Other Conditions:

I am responsible for complying with all terms of this Agreement and Disclosure and the regulations governing the deposit accounts which I access using e-Bank. You can terminate my e-Bank privileges with proper notice to me if I do not pay any fee required in this Agreement and Disclosure when due or if I do not comply with those agreements. The regulations governing my deposit account are set forth in the account disclosures provided to me at account opening and as amended from time to time. A copy of these disclosures may also be obtained from any branch office.

R. Change in Terms

You will mail or deliver a written notice to me at least 30 days before the effective date of any change in a term or condition disclosed in this Agreement and Disclosure, if the change would result in increased fees or charges, or increased liability to me.

S. Laws Applicable to the Agreement

The laws of the Commonwealth of Massachusetts and any applicable federal laws will apply to this agreement. In the event that any provision of this agreement conflicts with any applicable law or regulation, this agreement shall be deemed to be modified to the extent necessary to comply with such law or regulation.

T. Illegal Use/Internet Gambling

I agree that I will not use my ATM card, Visa Check Card, or account for any illegal activity or transaction. Further, I agree that I will not utilize your card or account for the purchase of any goods or services on the Internet that involve gambling of any sort. Such transactions include, but are not limited to, any quasi-cash or online gambling transaction, any electronic commerce conducted over an open network, and any betting transaction, including the purchase of lottery tickets or casino gambling chips or off-track betting or wagering. Notwithstanding the foregoing, in the event that such a charge is approved and processed, you will not be liable to me and I will be responsible for such charges.

U. Collection Expenses

If you take legal action to collect what I owe you, I will pay your reasonable expenses, including attorney's fees.

V. Evidence

Any documentation provided to me, which indicates that an electronic fund transfer was made to another person, shall be admissible as evidence of such transfer and shall constitute prima facie proof that such transfer was made.

W. Disclosure of Account Information to Third Parties

In order that my privacy may be protected, you will not disclose any information about me or my account to any person, organization, or agency except:

- a) where it is necessary for completing transfers; or
- b) in order to verify the existence and condition of my account for a third party, such as a credit bureau or merchant; or
- c) to persons authorized by law in the course of their official duties; or
- d) to your employees, auditors, service providers, attorneys or collection agents in the course of their duties; or
- e) in order to comply with government agency or court orders; or
- f) to a consumer reporting agency as defined in Chapter 93 of the Massachusetts General Laws; or
- g) By my written authorization which shall automatically expire after 45 days.

If an unauthorized disclosure has been made, you must inform us of the particulars of the disclosure within 3 days after you have discovered that an unauthorized disclosure has occurred.

X. Right to Receive Documentation

Terminal Transfers- I can get a receipt at the time I make any transfer to or from my account using an ATM or point of sale terminal. However, I may not get a receipt if the amount of the transfer is \$15 or less.

Preauthorized Credits- If I have arranged to have direct deposits made to my account at least once every 60 days from the same party, I may call you at (800) 273-6908 in order to determine whether or not the deposit was made.

Periodic Statements- If my account is a checking account, Now account or money market account, I will receive a statement every month. If my account is a statement savings account, I will receive a statement for every month in which there is an electronic transfer to or from the account, otherwise, I will receive a quarterly statement.

Passbook Savings Account- If I bring my passbook to the Bank, the Bank will record any electronic transactions that were made to your account since the last time I brought in my passbook. A statement will be received for each month in which there is an electronic transfer (debits are prohibited). Otherwise, an annual statement will be issued.

Y. Terminating this Agreement

If I wish to terminate this agreement, I will notify e-Bank Customer Service at Northern Bank, 275 Mishawum Road, Woburn, MA 01801. If terminating this agreement involves canceling an e-Bank transaction, you must receive my written notice at least three business days before the transaction is scheduled to be made.

(Rev 7-16)



FACTS	<i>What Does Northern Bank & Trust Company Do With Your Personal Information?</i>	
<i>Why?</i>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<i>What?</i>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account Balances and transaction history • credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
<i>How?</i>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Northern Bank & Trust Company chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Northern Bank & Trust Company share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share
<i>Questions?</i>	Call toll free (800) 273-6908 or contact us at www.nbtc.com	

WHO WE ARE	
Who is providing this notice?	Northern Bank & Trust Company
WHAT WE DO	
How does Northern Bank & Trust Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We maintain physical, electronic, and procedural safeguards to guard personal information. We restrict access to those who have a business reason. We educate our employees on the importance of confidentiality.
How does Northern Bank & Trust Company collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • open an account or apply for a loan • pay us by check or provide account information • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Northern Bank & Trust Company does not share with our affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Northern Bank & Trust Company does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>Our joint marketing partner include investment companies, insurance service companies, and credit card companies.</i>
OTHER IMPORTANT INFORMATION:	
The Bank has standards and practices to ensure compliance with the provisions of M.G.L. chapter 93H relative to the safeguarding of the personal information of residents of the Commonwealth of Massachusetts.	



Tips for Consumer Online Banking Safety

User ID and Password Guidelines

- Create a “strong” password with at least 8 characters that includes a combination of mixed case letters, numbers, and special characters.
- Change your password frequently.
- Never share username and password information with third-party providers.
- Avoid using an automatic login feature that saves usernames and passwords.

General Guidelines

- Do not use public or other unsecured computers for logging into Consumer eBanking.
- Users should check the last login date/time every time they log in.
- If the system does not recognize your computer or location, you will be asked to provide additional information to login into Consumer eBanking. This may include Out-of-Band Authentication via phone or SMS or answering more sophisticated (Out-of-Wallet) challenge questions.
- Review account balances and detail transactions regularly (preferably daily) to confirm payment and other transaction data and immediately report any suspicious transactions to your financial institution.
- View transfer history available through viewing account activity information.
- Whenever possible, use Bill Pay instead of checks to limit account number dissemination exposure and to obtain better electronic record keeping.
- Take advantage of and regularly view system alerts; examples include:
 - Balance alerts
 - Transfer alerts
 - Password change alerts
- Do not use account numbers, your social security number, or other account or personal information when creating account nicknames or other titles.
- Use the historical reporting features of your online banking application on a regular basis to confirm payment and other transaction data.
- Never leave a computer unattended while using Consumer eBanking.
- Never conduct banking transactions while multiple browsers are open on your computer.

Tips to Avoid Phishing, Spyware and Malware

- Do not open e-mail from unknown sources. Be suspicious of e-mails purporting to be from a financial institution, government department, or other agency requesting account information, account verification, or banking access credentials such as usernames, passwords, PIN codes, and similar information. Opening file attachments or clicking on web links in suspicious e-mails could expose your system to malicious code that could hijack your computer.
- Never respond to a suspicious e-mail or click on any hyperlink embedded in a suspicious e-mail. Call the purported source if you are unsure who sent an e-mail.
- If an e-mail claiming to be from your financial organization seems suspicious, checking with your financial organization may be appropriate.
- Install anti-virus and spyware detection software on all computer systems. Free software may not provide protection against the latest threats compared with an industry standard product.
- Update all of your computers regularly with the latest versions and patches of both anti-virus and anti-spyware software.
- Ensure computers are patched regularly, particularly operating system and key applications.
- Install a dedicated, actively managed firewall, especially if using a broadband or dedicated connection to the Internet, such as DSL or cable. A firewall limits the potential for unauthorized access to your network and computers.
- Check your settings and select, at least, a medium level of security for your browser.
- Clear the browser cache before starting any Consumer eBanking session to eliminate copies of web pages that have been stored on the hard drive. How the cache is cleared depends on the browser and version you are using. This function is generally found in the browser's preferences menu.
- Be advised that you will never be presented with a maintenance page after entering login credentials. Legitimate maintenance pages are displayed when first reaching the URL and before entering login credentials.
- Consumer eBanking does not use pop-up windows to display login messages or errors. They are displayed directly on the login screen.
- Consumer eBanking never displays pop-up messages indicating that you cannot use your current browser.
- Consumer eBanking error messages never include an amount of time to wait before trying to login again.
- Be advised that repeatedly being asked to enter your user ID or password are signs of potentially harmful activity.

Tips for Wireless Network Management

Wireless networks can provide an unintended open door to your network. Unless a valid business reason exists for wireless network use, it is recommended that all wireless networks be disabled. If a wireless network is to be used for legitimate business purposes, it is recommended that wireless networks be secured as follows:

- Change the wireless network hardware (router /access point) administrative password from the factory default to a complex password. Save the password in a secure location as it will be needed to make future changes to the device.
- Disable remote administration of the wireless network hardware (router / access point).
- If possible, disable broadcasting the network SSID.
- If your device offers WPA encryption, secure your wireless network by enabling WPA encryption of the wireless network. If your device does not support WPA encryption, enable WEP encryption.
- If only known computers will access the wireless network, consider enabling MAC filtering on the network hardware. Every computer network card is assigned a unique MAC address. MAC filtering will only allow computers with permitted MAC addresses access to the wireless network.

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