

The following is a list of Northern Star's fee schedules, effective August 1, 2010.

<i>Share Account Fees</i>	
<u>Description</u>	<u>Fee</u>
Monthly Maintenance Charge (for Basic Accounts only)	\$12 per month
NSF Fee	\$30 per item
Returned Item Fee	\$30 per item
Stop Payment Fee	\$25 per item
Check Prices	Vary according to style
Paper Statement	\$3 per month
<i>Other Service Fees</i>	
<u>Description</u>	<u>Fee</u>
Account Research/Reconciliation Fee	\$25 per hour
Wire Transfer (Outgoing)	\$5 per transfer
Corporate Draft Fee	\$5 per check
Money Order Fee	\$1 per item
Garnishment/Levy Fee	\$50
Account Closure Fee	\$25 per closure (if closed within 90 days of opening)
Account History	\$1 per page
ACH Return/Block Fee	\$25 per item
ATM/Debit PIN Replacement	\$5 each
Check Copy Fee	\$10 per check
Bad Address	\$10 per month
Inactive/Dormant Account Fee	\$10 per month (after 12 months of no activity)
<i>Electronic Funds Transfer Fees</i>	
<u>Description</u>	<u>Fee</u>
Nonproprietary ATM Withdrawal Fee	\$1 per transaction
Debit Card Replacement/Reinstatement Fee	\$30 per card
Debit Card NSF Fee	\$30 per item

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