

SCHEDULE OF FEES

Effective 03/31/2026. Fees are subject to change. Additional fees may



Northpointe Bank

Deposit accounts

Account research	\$25.00/hour
Debit card foreign transaction	1%
Dormant fee ¹	\$5.00/month
Early closure fee ² within 120 days of account opening	\$10.00
Excess transfer fee (Service Charge Fee) for each item over six per month on savings and money market accounts	\$5.00/item
Expedited Debit Card Delivery ³	\$35.00
Garnishments/IRS levy	\$75.00
IRA/HSA transfer to another institution	\$50.00/transfer
Night deposit bag first bag free	\$10.00
Overnight mail delivery ⁴	\$15.00
Return items	\$10.00
Stop payment	\$25.00
Statement copy	\$5.00
Subpoenas	\$50.00

International currency services

Foreign check processing	\$45.00
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Bill payment

ACH transfer (incoming)	free
ACH transfer (outgoing)	free
Bill payment (standard)	free
Bill payment (same day)	\$14.95

Overdraft services

NSF charges	No fee
Automatic overdraft transfers ⁵	No fee
Safe deposit boxes	Cost per year
3x5 box	\$32.00
5x5 box	\$48.00
5x10 box	\$75.00
8x10 box	\$100.00
10x10 box	\$120.00
Safe deposit box re-key	\$250.00
<small>No insurance coverage is provided on safe deposit box contents by the FDIC or Northpointe Bank</small>	

Monetary instruments

Canceled check copy first 2 items free per year	\$5.00
Cashier's check	\$5.00
Counter checks	\$2.00

Wire services

Wire Transfer In (domestic)	free
Wire Transfer Out (domestic)	\$25.00
Foreign Wire Services Not Offered	

¹Dormant fee applies after 12 months inactivity on checking accounts and 24 months on savings and money market accounts.

²Does not apply to Free Checking account.

³Expedited cards will be delivered via UPS, FedEx, USPS or other similar services within two (2) business days of order confirmation.

⁴Overnight mail delivery will be delivered via UPS, FedEx, USPS or other similar services within two (2) business days of order confirmation.

⁵Applies to automatic overdraft transfers between accounts. Fee will not apply to ATM withdrawals and one time debit card transactions unless you opt in to the assessment of a fee for those transactions.

