

January 26, 2018



Dear

Please review this letter in its entirety as it contains important updates regarding your Northpointe Bank account(s). Enclosed are the following items:

- Northpointe Bank Privacy Policy
- 2. Deposit Account Fee Schedule
- Important Changes to Your Account Effective 03/01/18

If you are an Ultimate Checking account holder please carefully review Section #3 which outlines material changes to the account's interest rate and qualification requirements. Over time, markets and businesses change and the new terms on our Ultimate Checking reflect those changes. Please note that the new terms of our Ultimate Checking still make it one of the best checking accounts in the country but we understand if this change pushes you to look elsewhere for rewards checking. If that's the case, we've made it easy to close your account by visiting us at northpointe.com/goodbye. Also of interest to you may be our Ultimate Savings and new Ultimate Money Market which are among the highest earning savings account options in the country\*.

Please contact us with any questions at <a href="mailto:support@northpointe.com">support@northpointe.com</a>.

Thank you for banking with us.