

# Northern Bank

By *basicbankingadmin*  
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“Neighbors you can bank on.” We have long been inspired by our slogan, and consistently dedicate ourselves to servicing our customers and our community. We provide credit and safeguard your deposits in both the best of times and the most challenging times

## Checking Account Features

### Northern Free Checking

Free, no monthly maintenance fee.

Unlimited withdrawals per month.

\$10.00

No minimum balance required.

No

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.

No cost for basic checks.

Case-by-case basis

Yes, it is required.

Yes, a link to savings account is provided.

\$7.50 per day (not per transaction)

\$35.00 (\$5 for customers 18/65)

Yes

\$30.00

## Other Bank Products and Services

Yes

\$40.00

Yes

\$40.00

Yes

\$3.00

Yes

Paper and electronic statements at no additional cost.

Monday through Wednesday 8:00 AM to 4:45 PM. Thursday 8:00 AM to 7:00 PM, Friday 8:00 AM to 6:00 PM and Saturday 8:30 AM -12:00 PM. Online banking assistance is 24 hours.

Yes

Spanish, Portuguese, Russian, Vietnamese, Cantonese, Italian, Gujarati, Nepal, Punjabi, Hindi, Bulgarian, Arabic, Romanian and Chinese.

No, incentives are not available.

## Identification Required to Open a New Account

"The general objectives of the Bank's CIP policy is to comply with Section 326 of the USA Patriot Act by: ? Verifying the identity of any person seeking to open an account, to the extent reasonable and practicable; ? Maintaining records of the information used to verify the person's identity, including name, address, and other identifying information; and Determining whether the person appears on any lists of known or suspected terrorists or terrorist organizations provided to the financial institution by any government agency. These general objectives require management and staff to implement and utilize adequate identification, documentation, and verification procedures and recordkeeping to increase the likelihood of being in compliance with all statutes and regulations, and adherence to safe and sound recognized banking practices; decrease the likelihood the institution will become a victim of illegal activities undertaken by a customer; protect the reputation and strategic position of the organization; and maintain the Bank's positive relationship with its customer. "

Yes

Permanent Resident Card (Form I-551) with photo.

U.S. Military ID Common Access Card (with photo).

U.S. Armed Forces ID.

<http://www.nbtc.com/> <sup>[1]</sup>

## Locations

### Reading

600 Main Street

Reading, 01867

Phone: (781) 569-2400

See map: [Google Maps](#) <sup>[2]</sup>

### Sudbury

430 Boston Post Road

Sudbury, 01776

Phone: (978) 569-1901

See map: [Google Maps](#) <sup>[3]</sup>

### Woburn Center

303 Main Street

Woburn, 01801

Phone: (781) 933-6606

See map: [Google Maps](#) <sup>[4]</sup>

### West Woburn

215 Lexington Street

Woburn, 01801

Phone: (781) 937-5423

See map: [Google Maps](#) <sup>[5]</sup>

### Westford

45 Main Street

Westford, 01886

Phone: (978) 692-9700

See map: [Google Maps](#) <sup>[6]</sup>

### North Woburn

89 Elm Street

Woburn, 01801

Phone: (781) 937-5439

See map: [Google Maps](#) [7]

Melrose

514-516 Franklin Street

Melrose, 02176

Phone: (781) 662-0200

See map: [Google Maps](#) [8]

Littleton

265 Great Road

Littleton, 01460

Phone: (978) 486-3543

See map: [Google Maps](#) [9]

Chelmsford

14 Littleton Road

Chelmsford, 01824

Phone: (978) 256-1552

See map: [Google Maps](#) [10]

Burlington

13 Center Street

Burlington, 01803

Phone: (781) 272-2880

See map: [Google Maps](#) [11]

Billerica

Mall 482 Boston Road

Billerica, 01821

Phone: (978) 667-4107

See map: [Google Maps](#) [12]

Acton

414 Massachusetts Avenue

Acton, 01720

Phone: (978) 263-9501

See map: [Google Maps](#) [13]

Main Office

275 Mishawum Road

Woburn, 01801

Phone: (781) 937-5400

See map: [Google Maps](#) [14]

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**Source URL:** <http://basicbanking.org/bank/northern-bank>

**Links:**

[1] <http://www.nbtc.com/>

[2] <http://maps.google.com?q=42.525850+-71.109930+%28600+Main+Street%2C+Reading%2C+MA%2C+01867%2C+us%29>

[3] <http://maps.google.com?q=42.385320+-71.429890+%28430+Boston+Post+Road%2C+Sudbury%2C+MA%2C+01776%2C+us%29>

[4] <http://maps.google.com?q=42.484545+-71.152060+%28303+Main+Street%2C+Woburn%2C+MA%2C+01801%2C+us%29>

[5] <http://maps.google.com?q=42.484545+-71.152060+%28215+Lexington+Street%2C+Woburn%2C+MA%2C+01801%2C+us%29>

[6] <http://maps.google.com?q=42.592086+-71.437540+%2845+Main+Street%2C+Westford%2C+MA%2C+01886%2C+us%29>

[7] <http://maps.google.com?q=42.484545+->

71.152060+%2889+Elm+Street%2C+Woburn%2C+MA%2C+01801%2C+us%29  
[8] <http://maps.google.com?q=42.459045+-71.062330+%28514-516+Franklin+Street%2C+Melrose%2C+MA%2C+02176+%2C+us%29>  
[9] <http://maps.google.com?q=42.540052+-71.490850+%28265+Great+Road%2C+Littleton%2C+MA%2C+01460%2C+us%29>  
[10] <http://maps.google.com?q=42.595491+-71.354400+%2814+Littleton+Road+%2C+Chelmsford%2C+MA%2C+01824%2C+us%29>  
[11] <http://maps.google.com?q=42.506362+-71.200080+%2813+Center+Street%2C+Burlington%2C+MA%2C+01803%2C+us%29>  
[12] <http://maps.google.com?q=42.548050+-71.250540+%28Mall+482+Boston+Road%2C+Billerica%2C+MA%2C+01821%2C+us%29>  
[13] <http://maps.google.com?q=42.477142+-71.442200+%28414+Massachusetts+Avenue%2C+Acton%2C+MA%2C+01720%2C+us%29>  
[14] <http://maps.google.com?q=42.484545+-71.152060+%28275+Mishawum+Road%2C+Woburn%2C+MA%2C+01801%2C+us%29>