

Small Business Checking Product Guide

Key Account Terms and Fees

Minimum Deposit Required to Open Account	\$100
Monthly Maintenance Fee	\$15 per month if the average monthly collected balance is less than \$2,500 during the statement cycle (Waived for the first statement cycle after account opening.)
Account and Transaction Limitations	<ul style="list-style-type: none">• This account is intended for business use only and not for personal, family, or household purposes• This account allows 250 items during the statement cycle with no charge. Items include deposits, items deposited, remote deposit items, mobile capture items, other credits, checks, other debits; including electronic ACH debits and credits, and debit card purchases.• Any transactions over 250 items will be assessed an Excess Transaction Item Fee
Account Analysis Service Charge	Your Account Analysis Service Charge reflects the total amount of fees accumulated during the previous statement cycle. Some fees are charged at the time of the transaction (i.e. overdraft and NSF charges). Refer to the Business Accounts Fee Schedule for additional details on account fees.
Processing Order	For details on how transactions are processed and posted to your account, refer to the Processing Order section of the Business Deposit Account Agreement
ATM and Debit Card	Refer to the Business Accounts Fee Schedule for any applicable fees on ATM and debit card activity, including international transactions
Account Statements	<ul style="list-style-type: none">• Paperless statements (eStatements) – free• Paper statements – Refer to the Business Accounts Fee Schedule for applicable fee
Charge for Dormancy	\$6/month after 6 months of inactivity (no deposits or withdrawals) when the minimum daily account balance is less than \$500 during the current statement cycle
Early Account Closure	\$50 fee if account is closed within 180 days of opening

For additional information, refer to the Business Accounts Fee Schedule and Business Deposit Account Agreement at northshorebank.com/disclosures. If you have questions about your account, stop by your nearby North Shore Bank office, or visit northshorebank.com to schedule a virtual, phone, or in-person appointment.