

# Business Accounts Fee Schedule

Effective May 13, 2025



## CHECKING ACCOUNTS

Average monthly collected balance requirements to avoid monthly account service fee:

- Community Checking .....\$100 or \$10/month
- Basic Business Checking .....\$500 or \$10/month
- Small Business Checking .....\$2,500 or \$15/month
- Business Interest Checking .....\$15,000 or \$15/month
- Business Checking .....\$25,000 or \$25/month

**Included transaction items:** *Includes deposits, items deposited, remote deposit items, mobile capture items, other credits, checks, other debits; including electronically received ACH debits and credits, and debit card purchases.*

- Community Checking ..... 100 items/month
- Basic Business Checking ..... 100 items/month
- Business Interest Checking ..... 150 items/month
- Small Business Checking ..... 250 items/month
- Business Checking ..... 500 items/month

### Excess transaction item fee:

- Community Checking .....\$0.10 per item
- Basic Business / Small Business / Business / Business Interest Checking .....\$0.50 per item

## SAVINGS ACCOUNTS

- Business Savings below \$200 minimum daily balance .....\$5/month
- Business High-Yield Savings below \$1,000 minimum daily balance .....\$15/month

## MONEY MARKET ACCOUNTS

- Business Money Market below \$1,000 minimum daily balance .....\$15/month
- High-Yield Business Money Market below \$10,000 minimum daily balance .....\$15/month

## ATM AND DEBIT CARD

ATM withdrawal fee and balance inquiry charges:

- Within the MoneyPass® network and at all North Shore Bank ATMs ..... No charge
  - Not at North Shore Bank or MoneyPass network ATMs inside United States & internationally .....\$3 each
- There may be additional fees (i.e. surcharges) imposed by other banks or ATM owners when using non-North Shore Bank or non-MoneyPass network ATMs. MoneyPass is a registered trademark of Fiserv, Inc. or its Affiliates.*

ATM transaction adjustment .....\$15 each

International transactions ATM and point-of-sale (POS)..... Up to 3% of transaction amount

*For each ATM or POS transaction at a non-U.S. location, we will charge a Currency Conversion Assessment Fee of 0.2% of the transaction for performing the currency conversion and an Issuer Cross-Border Assessment (ICBA) fee of 0.9% of the transaction. These fees will be charged as described in the Deposit Account Agreement.*

## DEPOSIT ACCOUNT SERVICE FEES

- Account closure within 180 days of opening ..... \$50/account
- Collection item, including international.....\$30
- Non-customer .....\$50
- Commercial account balance assessment .....\$0.15 per \$1,000
- Copy of check written on North Shore Bank account..... \$8
- Duplicate copy of statement (paper and electronic) ..... \$6/statement
- Deposit adjustments.....\$7.50
- Dormancy fee when the minimum daily account balance is less than \$500 during current statement cycle:
  - Checking accounts charged after 6 months .....\$6/month
  - Money market accounts charged after 24 months .....\$6/month
  - Savings accounts charged after 18 months .....\$6/month
- Overdraft/non-sufficient funds (NSF) created by check, in-person or ATM withdrawal, or other electronic means is limited to 6 charges:
  - Overdraft fee - Item paid and account overdrawn by \$0.01 - \$15..... No charge
  - Overdraft fee - Item paid and account overdrawn by \$15.01 or more .....\$36
  - NSF return item fee .....\$36
  - NSF posting attempt fee .....\$30

*Fee assessed when your automatic NSB loan payment from a NSB deposit account is returned for non-sufficient funds.*
- Consecutive days overdrawn (OD) fee (5 business days) .....\$15
- If your account balance is overdrawn for 5 consecutive business days, your account will be charged a consecutive days overdrawn (OD) fee of \$15 at the end of the fifth business day during nightly processing, if the account remains overdrawn. After your account becomes positive, and it becomes overdrawn again for 5 consecutive business days, we will charge your account another \$15 fee as described above.*
- Paper statements eStatements are free for all accounts.....\$8.50/month
- Special handling of accounts, statements, documents, or debit cards (additional fee per item, month, or account).....\$25
- Uncollected funds usage (calculated by taking the Federal Prime Rate multiplied by the sum of daily uncollected balance of the account) .....Prime+4.00% APR

## BUSINESS ONLINE BANKING / ONLINE CASH MANAGEMENT

Basic Business Online Banking	
- For more than 3 accounts.....	\$6.50/account/month
- Per user over 4.....	\$5/month
Business Bill Pay (no cost for first 10 items per month) .....	\$1/item
Business Mobile Capture	
- Monthly maintenance .....	\$5
- Limit increase review.....	\$30 one time charge
Commercial Online Banking	
- Monthly maintenance .....	\$25
- Per account over 3 .....	\$6.50/month
- Per user over 4.....	\$5/month
ACH Origination	
- Initial set-up fee.....	\$50
- Monthly maintenance .....	\$30
- Multiple originating ID fee.....	\$17.50/month per ID
- Originated next day items.....	\$0.25/item
- Originated same day items.....	\$0.35/item
- Return item .....	\$7.50/item
- Notification of change.....	\$7.50/item
- Reversal.....	\$25
Remote Deposit Capture	
- Initial set-up fee.....	\$75
- Monthly maintenance .....	\$75
- RDC checks deposited.....	\$0.10 per check
Business Online Wire Transfer	
- Initial set-up fee.....	\$50
- Monthly maintenance .....	\$25
- Outgoing – Domestic.....	\$25 each
- Outgoing – International.....	\$45 each
<i>There may be additional fees (i.e. surcharges) imposed by other banks that assist in the processing of the wire transfer and would be added to the final fee.</i>	
Positive Pay	
- Check and ACH .....	\$40/account/month
- Check only .....	\$25/account/month
- Check payee match.....	\$10/account/month
- ACH Debit block.....	\$25/account/month
- ACH Debit filter .....	\$25/account/month
- ACH reporting .....	\$25/account/month
- EDI reporting .....	\$25/account/month
- Issued check fee .....	\$0.05/item
- Return item .....	\$25/item
- Suspect/exception items.....	\$6.50/item
Security tokens (new and replacements).....	\$30 each
Online stop payment .....	\$20/item

## BUSINESS SWEEP ACCOUNTS

Commercial Line of Credit Sweep.....	\$250/month
Commercial Investment Sweep.....	\$250/month
Commercial Overdraft Protection .....	\$75/month
ZBA – Zero Balance Account Surcharge .....	\$25/month

## GENERAL BANKING SERVICES

Cashier's check.....	\$8 each
- Cashed for non-customer.....	\$10 each
- Stop payment/reissue.....	\$36 each
Cashing on-us items for non-customers .....	\$6 each
Coin and currency (non-business):	
- Coin and cash deposit fee (for monthly deposits less than \$5,000) .....	\$0
- Coin and cash deposit fee (for monthly deposits more than \$5,000 charged from the first dollar deposited).....	\$0.28 per \$100
- Coin counting (non-customer only).....	10%
- Coin purchase, per roll .....	\$0.20
- Strapped currency, per strap.....	\$0.65
Deposited item return/redeposit fee.....	\$17.50
Foreign currency order (plus cost).....	\$7
Legal processes, plus costs (garnishments, levies, etc.) .....	\$100
Money order.....	\$5 each
- Cashed for non-customer.....	\$10 each
- Stop payment/reissue.....	\$36 each
Research or account reconciliation fee	
- Per half hour .....	\$50
- Per item .....	\$1
Safe Deposit/Self Service boxes:	
- Drilling charge (additional locksmith fees will be added at time of drilling) .....	\$175
- Replace key, plus service call charge.....	\$20
- Late fee (Maximum of \$20).....	\$10/month
Stop payment order fee including electronic payments.....	\$36
Telephone transfer, staff assisted.....	\$10 each
<i>Free via 24-Hour Telephone Banking</i>	
Verification - account balance (written customer authorization required) ..	\$15
- Rush fee for expedited processing .....	\$25
Wire transfers:	
- Domestic incoming.....	\$16 each
- Domestic outgoing .....	\$30 each
- International incoming .....	\$30 each
- International outgoing.....	\$60 each
- Incorrect account fee.....	\$30 each
<i>There may be additional fees (i.e. surcharges) imposed by other banks that assist in the processing of the wire transfer and would be added to the final fee.</i>	

Business Checking fees assessed approximately 15 days after the end of the month. Additional fees apply to Commercial Analyzed Accounts and Treasury Management Services. Fees may be applied to business money market and savings accounts in addition to checking accounts. Business Account fees subject to change.