

# Business Accounts Fee Schedule

Effective August 1, 2025



## 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

Excess transaction item fee:

- Community Checking..... \$0.10 per item
- Basic Business, Small Business, Business, and Business Interest Checking..... \$0.50 per item  
*Included transaction items: 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.*

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

## 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 (monthly deposits less than \$5,000) . \$0
- Coin and cash deposit fee (monthly deposits more than \$5,000 charged from the first dollar deposited) .....\$0.30/\$100
- Coin counting (non-customer only) .....10%
- Coin purchase, per roll .....\$0.25
- Strapped currency, per strap .....\$0.70

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  
*Free via 24-Hour Telephone Banking*

Verification - account balance (written customer

authorization required).....\$15

- Rush fee for expedited processing .....\$25

Wire transfers:

- Domestic incoming ..... \$16 each
- Domestic outgoing .....\$45 each
- International incoming ..... \$30 each
- International outgoing .....\$60 each
- Incorrect account fee .....\$30 each

*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.*

## 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 (*one-time charge*)..... \$30

### 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/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 .....\$0.12/check
- Equipment refurbishment fee (*within first 24 months*) ..... \$75

### Business Online Wire Transfer

- Initial set-up fee..... \$50
- Monthly maintenance ..... \$25
- Outgoing – Domestic .....\$10 each
- Outgoing – International.....\$45 each

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### Positive Pay

- Check and ACH .....\$40/account/month
- Check only .....\$30/account/month
- Check payee match .....\$10/account/month
- ACH Debit block.....\$30/account/month
- ACH Debit filter .....\$30/account/month
- ACH reporting .....\$25/account/month
- EDI reporting.....\$25/account/month
- Issued check fee .....\$0.05/item
- Return item .....\$25/item
- Check or ACH exception items .....\$7.50/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