

# Personal Accounts Fee Schedule

Effective May 13, 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 or IRA plan closure within 180 days of opening .....\$50/account
- Collection item, including international ..... \$30
- Non-customer ..... \$50
- Copy of check written on North Shore Bank account ..... \$8
- Duplicate copy of statement (paper and electronic) .....\$6/statement
- Health Savings Account excess contribution correction fee ..... \$36  
*Deposit account service fees may apply.*
- Inactive/dormant account fees & charges when the minimum daily account balance is less than \$500 during current statement cycle:
  - Checking accounts
    - Inactive fee between 6-12 months ..... \$6/month
    - Charge for dormancy after 12 months..... \$6/month
  - Money market accounts
    - Inactive fee between 18-24 months ..... \$6/month
    - Charge for dormancy after 24 months..... \$6/month
  - Savings accounts
    - Charge for dormancy 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 5 charges per day for a maximum of \$180:
  - 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 ..... \$30
  - 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. .... \$3/month
- Special handling of accounts, statements, documents, or debit cards (additional fee per item, month, or account) ..... \$25

## 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):
  - Strapped currency, per strap .....\$0.50
  - Coin purchase, per roll .....\$0.25
  - Coin counting (non-customer only)..... 10%
- 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 .....\$30
  - 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 ..... \$30 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.*

## IRA SERVICE FEES

- Account recharacterization fee ..... \$36/account
- Excess contribution correction fee .....\$36
- Trustee transfer out fee ..... \$36/account

## LOAN SERVICING FEES

- Duplicate lien release .....\$50
- Telephone-assisted on-demand loan payment ..... \$10 each  
*Free website and recurring payments*
- Partial release of collateral (scheduled).....\$250
- Partial release of collateral (unscheduled).....\$300
- Satisfaction .....\$37
- Subordination fee .....\$100