

Better-Than-Free Checking Account Product Guide

Key Account Terms and Fees

Minimum Deposit Required to Open Account	\$25
Monthly Maintenance Fee	\$6/month (waived for the first 2 months after account opening). Monthly maintenance fee does not apply if you <ul style="list-style-type: none"> Maintain an average daily balance of \$750 or more, or Maintain combined customer account balances of \$2,500¹, or Receive direct deposit of wages or Social Security benefits, or Complete at least 10 debit card transactions per statement cycle
Account and Transaction Limitations	None
Earns Interest	This account does not earn interest
Debit Card	Standard Debit Card – free
North Shore Bank and MoneyPass® Surcharge-Free Network ATM Transactions²	<ul style="list-style-type: none"> Free Deposits can only be made at North Shore Bank ATMs using your North Shore Bank Debit Card
Out-of-Network ATM Transactions² <i>Some transactions may not be available at all ATMs</i>	In the United States and internationally – \$3 each
International ATM and Point-of-Sale Transactions³	Up to 3% of the transaction amount (additional fees may apply)
Account Statements	<ul style="list-style-type: none"> eStatements are required (Accounts opened after April 11, 2016) Paper statements - \$3/month
Inactive Account Fee	\$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
Charge for Dormancy	\$6/month after 12 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
Stop Payment (includes electronic payments)	\$36 per item

1 Qualifying combined relationship deposit balances includes deposit accounts owned by the primary owner (tax reporting owner) as identified on this account, plus all deposit accounts jointly owned by the primary owner. Combined relationship deposit balances are calculated as follows: we use the average balance from the previous month by adding up your account balances at the end of each day in the statement period and dividing it by the number of days in the statement period.

2 Transactions include deposits (where available), withdrawals, transfers, and balance inquiries. 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.

3 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 Personal Accounts Fee Schedule.

Overdraft and Non-sufficient Funds (NSF) Fees

Overdraft Fee⁴	\$36 per item This fee applies when an item is paid and your account is overdrawn by more than \$15 at the end of the business day.
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NSF Return Item Fee⁴	\$30 per item This fee applies when we return an item unpaid because your account does not have sufficient available funds.
Maximum Number of Overdraft and/or NSF Fees	Five per business day for a maximum of \$180
Consecutive Days Overdrawn (OD) Fee	If your account balance is overdrawn for 5 consecutive business days, your account will be charged a consecutive day's 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.

4 North Shore Bank makes every attempt to identify previously returned items that were charged a NSF Return Item Fee to prevent them from being charged another fee when represented for payment. Due to how merchants process returned items, we may not be able to identify every represented item. Please contact us if you receive an Overdraft or NSF Return Item Fee on an item that has been returned more than once (i.e. represented), and we will refund the fee.

Overdraft Coverage Options

Overdraft Privilege is a service that we provide which allows you to overdraft your account up to a disclosed limit to pay a transaction. Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.

You have a choice on how you would like North Shore Bank to handle everyday (non-recurring) transactions involving your debit card – including point-of-sale and ATM transactions – when you do not have sufficient available funds in your account.

For more information refer to the “Overdraft Coverage Options: Overdraft Protection and Overdraft Privilege” document provided at account opening.

1. Standard Overdraft Coverage (Default) – With Standard Overdraft Coverage, we will automatically decline any ATM and everyday debit card transactions that would overdraw your account.
2. Extended Overdraft Coverage – Giving us your consent to pay everyday debit card and North Shore Bank ATM withdrawals on your consumer account may result in you incurring Overdraft and/or NSF Return Item Fees as noted above for transactions that we would otherwise be required to pay without assessing an Overdraft and NSF Return Item Fee. If you consent to Extended Overdraft Coverage on your consumer account, it will remain on your account until you or we otherwise withdraw it.

You may change or discontinue this service by contacting us at 877-672-2265, visiting a branch, or logging in to North Shore Bank’s Digital Banking and sending a secure message.

3. Optional Overdraft Protection Services – Overdraft Protection Services can be used solely or in conjunction with Standard or Extended Overdraft Coverage. Overdraft Protection applies to all transactions and may help prevent Overdraft and NSF Return Item Fees by automatically transferring funds to your checking account from another eligible deposit account or Home Equity Line of Credit you have at North Shore Bank. If funds are not sufficient to cover the entire negative balance, items may or may not be paid and you may incur Overdraft or NSF Return Item fees. Linking to another account or a Home Equity Line of Credit may be less expensive than an Overdraft Fee or NSF Return Item Fee.

Overdraft Protection Transfers – Linked to another eligible deposit account you have at North Shore Bank ⁵	Free
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Overdraft Protection Transfers – Linked to a Home Equity Line of Credit with North Shore Bank ^{5,6}	Subject to interest charges
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5 Call us at 877-672-2265 or visit a branch to sign up or apply for these services.

6 Home Equity Line of Credit is subject to credit approval.

Decline Overdraft Privilege Coverage

You can choose to discontinue Overdraft Privilege Coverage at any time by contacting us at 877-672-2265, visiting a North Shore Bank office, or logging in to North Shore Bank’s Digital Banking and sending a secure message.

Processing Order

To assist in managing your account, it is important to understand the order in which transactions appear throughout the day or when you perform them does not necessarily reflect the order in which they are processed to calculate your end-of-day account balance. If you do not have available funds at the time the item is paid or returned, it could result in an Overdraft or NSF Return Item Fee. The order in which we determine what items are paid or returned (if applicable) may change at our discretion. North Shore Bank generally processes transactions to your account at the end of each day, Monday through Friday, excluding federal holidays. We also process certain categories of transactions on Saturdays, excluding federal holidays. Transactions generally process in the following order:

1. Most credits process first include sweeps, overdraft protection transfers, Remote Deposit Capture (RDC), and Automatic Clearing House (ACH) credits.
2. Debit and credit transactions performed by you or us at the Bank, at the ATM, through mobile deposit (upon Bank approval), most instant/real-time payments (i.e. Zelle®, FedNow® etc.), or via internet or telephone transfers and applicable transaction fees (i.e., stop payment, wire transfer, ATM, or overdraft fees agreed to at the time of the transaction) process in the date/time order they occurred.
3. Debit card transactions process in date/time order on the date they are settled by the merchant and then received at the Bank.
4. ACH debits process from lowest to highest dollar amount on the effective date they are presented and settled.
5. Debit sweeps from funding accounts to cover overdraft protection transfers.
6. Checks process in check number/numerical order.
7. Monthly interest credits and applicable account fees. See our Personal Accounts Fee Schedule for details.

Funds Availability

- Our policy is to make funds from most check deposits available to you on the first business day after the day we receive your deposit.
- For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.
- If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit after closing or on a day, we are not open, we will consider that the deposit was made on the next business day we are open.
- Direct deposits such as payroll and social security payments, wire transfers, and cash deposits are available on the day we receive the deposits.
- Deposits (cash or checks) made at ATMs we own or operate will be available on the first business day after the day of deposit.
- Funds from deposits made through the Mobile App will be available the next business day if submitted and approved by the Bank before 5:30 p.m. CST. Funds from deposits made after 5:30 p.m. CST will be available in two business days. We will use commercially reasonable efforts to review and process your check image. Please refer to fund's availability for mobile deposits in our Mobile Banking App Terms and Conditions.
- In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit (or same day we receive your deposit for checks drawn on us and North Shore Bank official checks). Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$500 of your deposits, however, will be available on the first business day.
- Special rules apply to new accounts. There are also some cases where longer delays may apply. We will tell you when funds will be available. See the Deposit Account Agreement or ask a Banker for more details.

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