

Money Market Account Product Guide

Key Account Terms and Fees

Minimum Deposit Required to Open Account	\$25
Monthly Maintenance Fee	\$15/statement cycle (Waived for the first statement cycle)
Option to Avoid Monthly Maintenance Fee	Maintain a minimum daily account balance of \$1,000 or more during the current statement cycle
Account and Transaction Limitations	None
Earns Interest	Yes, earns interest at a variable rate. We may change the interest rate and annual percentage yield at our discretion at any time. There are no limits to changes to the interest rate. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest compounds and credits to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.
Interest Tiers	The interest rate and APY listed will be paid on your entire account balance. Visit northshorebank.com/savingsrates for interest rates.
Debit Cards	Standard Debit Card – free
North Shore Bank and MoneyPass® Surcharge-Free Network ATM Transactions¹	<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 Transactions¹ <i>Some transactions may not be available at all ATMs</i>	In the U.S. and internationally – \$3 each
International ATM and Point-of-Sale Transactions²	Up to 3% of the transaction amount (additional fees may apply)
Account Statements	Paperless statements (eStatements) – free Paper statements – free
Inactive Account Fee	\$6/month between 18-24 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 24 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

¹ 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.

² 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.

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 performed 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 including: 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 funds availability for mobile deposits in our Mobile Banking App Terms and Conditions.
- In some cases, we will not make all of 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.