

## Business High-Yield Money Market Product Guide

### Key Account Terms and Fees

<b>Minimum Deposit Required to Open Account</b>	\$100
<b>Monthly Maintenance Fee</b>	<ul style="list-style-type: none"><li>• \$15/statement cycle (Waived for the first statement cycle)</li><li>• Maintain a minimum daily account balance of \$10,000 or more during the current statement cycle</li></ul>
<b>Account and Transaction Limitations</b>	This account is intended for business use only and not for personal, family or household purposes
<b>Earns Interest</b>	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 collected balance in the account every day. The collected balance (funds for which we have received payment for), is the balance we use each day for the interest calculation. 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.
<b>Interest Tiers</b>	The interest rate listed in each tier is paid on the daily collected balance in your account. Visit <a href="https://northshorebank.com/savingsrates">northshorebank.com/savingsrates</a> for interest rates.
<b>ATM and Debit Card</b>	Refer to the Business Accounts Fee Schedule for any applicable fees on ATM and debit card activity, including international transactions
<b>Account Statements</b>	<ul style="list-style-type: none"><li>• Paperless statements (eStatements) – free</li><li>• Paper statements – refer to the Business Accounts Fee Schedule for applicable fee</li></ul>
<b>Charge for Dormancy</b>	\$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
<b>Fees and Charges</b>	Refer to the separate Business Accounts Fee Schedule for information about fees and charges associated with this account. The Business Accounts Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.
<b>Early Account Closure</b>	\$50 fee if account is closed within 180 days of opening

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