

# Health Savings Account (HSA) Product Guide

## Key Account Terms and Fees

<b>Minimum Deposit Required to Open Account</b>	\$25
<b>Monthly Maintenance Fee</b>	None
<b>Options to Avoid Monthly Maintenance Fee</b>	None
<b>Account and Transaction Limitations</b>	For personal accountholders only, for Health Savings Account arrangements. No transaction limitations apply to this account; however, HSAs are subject to limitations and/or penalties imposed by the Internal Revenue Service. You are responsible for complying with the laws that apply to your HSA. If you contribute between January 1 and April 15 and do not tell us which tax year the contribution is for, we will report it to the IRS as a current year contribution (the year received). Please see your HSA Agreement or your tax advisor for additional information.
<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 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.
<b>Interest Tiers</b>	The interest rate and APY listed will be paid on your entire account balance. Visit <a href="http://northshorebank.com/savingsrates">northshorebank.com/savingsrates</a> for interest rates. Accrued interest is projected and posted prior to the end of a calendar quarter, but is calculated through the end of the quarter. When a closing transaction or withdrawal take place after interest is posted, but before the end of the interest-posting period, your accrued interest is recalculated and could result in you not receiving an interest payment, or seeing less than you expected in the next quarters interest posting. If deposits are made between interest posting and the end of the quarter, interest accrues on the amount deposited and will be paid with the next interest posting.
<b>North Shore Bank and MoneyPass® Surcharge-Free Network ATM Transactions<sup>1</sup></b>	<ul style="list-style-type: none"> <li>• Free</li> <li>• Deposits can only be made at North Shore Bank ATMs using your North Shore Bank Debit Card</li> </ul>
<b>Out-of-Network ATM Transactions<sup>1</sup></b> <i>Some transactions may not be available at all ATMs</i>	In the United States and international – \$3 each
<b>International ATM and Point-of-Sale Transactions<sup>2</sup></b>	Up to 3% of the transaction amount (additional fees may apply)
<b>Excess Contribution Correction Fee</b>	\$36
<b>Account Statements</b>	Paperless statements (eStatements) – free Paper statements – free
<b>Inactive Account Fee</b>	None
<b>Charge for Dormancy</b>	None
<b>Early Account Closure</b>	\$50 fee if account is closed within 180 days of opening

<sup>1</sup> 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.

<sup>2</sup> 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

<b>Overdraft Fee<sup>3</sup></b>	\$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.
<b>NSF Return Item Fee<sup>3</sup></b>	\$30 per item This fee applies when we return an item unpaid, because your account does not have sufficient available funds.
<b>Maximum Number of Overdraft and/or NSF Fees</b>	Five per business day for a maximum of \$180
<b>Consecutive Days Overdrawn (OD) Fee</b>	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.

*3 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.*

## 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.

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- Deposits (cash or checks) made at ATMs we own or operate will be available on the first business day after the day of deposit.
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- 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.
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- 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.
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- 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.
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For additional information, please refer to the Personal Accounts Fee Schedule and Deposit Account Agreement for Personal Accounts at [northshorebank.com/disclosures](http://northshorebank.com/disclosures). If you have questions about your account, please stop by your nearby North Shore Bank office, or visit [northshorebank.com](http://northshorebank.com) to schedule a virtual, phone, or in-person appointment.