BUSINESS CHECKING ACCOUNTS

These features are available with all business checking accounts:

Cash Deposits

Business Online Banking

Business Mobile Banking

eStatements

Business Bill Pay

Debit Card

| | BASIC BUSINESS CHECKING | SMALL BUSINESS CHECKING | BUSINESS CHECKING |
|-----------------------------------|---|--|---|
| Earns Interest | No | No | No |
| Pricing Options (monthly) | \$0.00 if average monthly balance of \$500 is maintained | \$0.00 if average monthly balance of \$2,500 is maintained | \$0.00 if average monthly balance of \$25,000 is maintained |
| | Or \$10.00 | Or \$15.00 | Or \$25.00 |
| Number of no cost Items | 100 | 250 | 500 |
| Cost per Item (over no cost item) | \$0.50 each | \$0.50 each | \$0.50 each |
| Cash Deposit Fee | \$0.00 (for monthly deposits less than \$2,000.00) \$0.10 per \$100 (for monthly deposits greater than \$2,000.00, charged from first dollar Deposited) | | |
| | | | |

Optional Products

- Business Loans
- Leasing Services
- Business Credit Cards
- Merchant Services
- Fraud Protection Services
- ACH Origination for Electronic Payments & Collections
- Wire Transfers Domestic & International
- Remote Deposit Capture Check Scanners
- Business Mobile Deposit

For details or to learn more visit us online.

Item Definition: An item includes deposits and other credits, checks paid, all debits including electronic, Bill Pay, ACH and debit card, and deposited checks. There may be additional surcharges imposed by other banks when using your North Shore Bank debit card at their ATM. See your local branch or business banker for details and other possible fees. All benefits and fees are subject to change. Loans and credit cards are subject to approval.