

## MONEY MARKET ACCOUNTS

Perks or Portfolio Money Market  
If minimum daily balance falls below \$5,000 . . . . \$15.00/month

Money Market  
If minimum daily balance falls below \$1,000 . . . . \$15.00/month

Charge for checks or any combination of  
pre-authorized transfers over six, per statement. . . . \$15.00 each

## SAVINGS ACCOUNTS

Savings Accounts \*  
If minimum daily balance falls below \$200 . . . . . \$5.00/month

High Yield Savings  
If minimum daily balance falls below \$1,000 . . . . \$15.00/month

Charge for pre-authorized transfers  
over six, per calendar month . . . . . \$15.00 each

\* Monthly service charges on regular savings will be waived on accounts for minors under 21 years of age.

## AUTOMATIC TELLER MACHINE (ATM) AND DEBIT CARD

ATM withdrawals, withdrawal attempts and balance inquiries within the Money Pass network and at all North Shore Bank ATMs . . . . . No Charge (no surcharges or account fees)

ATM withdrawals, withdrawal attempts and balance inquiries not at North Shore Bank or Money Pass network ATMs:  
Inside United States\* . . . . . \$2.50 each  
Outside the United States\* . . . . . \$5.00 each

ATM transaction adjustment . . . . . \$15.00 each

Debit card replacement . . . . . \$10.00 each

ATM empty envelope deposit. . . . . \$36.00 each

Foreign transactions. . . . . 3% of withdrawals  
Additional fees may apply.

Point-of-sale transactions . . . . . No Charge

\* There may be additional fees (i.e. surcharges) imposed by other banks or ATM owners when using non-North Shore Bank or Money Pass network ATMs.

## Contact Us

Customer Service that's all about you.

### Extended Customer Support Hours

Toll free 877.672.2265  
Milwaukee area 262.797.3833

Available 7 days a week with extended weekday hours.

Monday - Friday: 8:30am-7pm  
Saturday: 8:30am-3pm  
Sunday: 10am-1pm

**Email:** [contactus@northshorebank.com](mailto:contactus@northshorebank.com)

**Website:** [northshorebank.com](http://northshorebank.com)

 **Twitter:** [twitter.com/northshorebank](https://twitter.com/northshorebank)

 **Facebook:** [facebook.com/northshorebank](https://facebook.com/northshorebank)

### 24/7 EASY ACCESS Telephone Banking

Toll free 800.411.EASY (3279)  
Milwaukee area 262.797.3880

# SERVICES AND FEES

Personal Accounts  
Effective April 1, 2016



**NORTH  
SHORE  
BANK**

*The Bank of You*

## GENERAL BANKING SERVICES

Cashier's check	\$8.00 each
Cashed for non-customer	\$10.00 each
Stop payment/reissue	\$36.00 each
Cashing on-us items for non-customers	\$6.00 each
Coin and Currency (non-business):	
Strapped currency, per strap	\$.50
Coin purchase, per roll	\$.25
Coin counting (non-customer only)	5%
Correct IRS filing fee	\$36.00
Deferred Compensation 457(b) plan closure within 12 months of opening	\$60.00
Item return/redeposit fee	\$15.00
Legal processes (plus costs) (garnishments, levies, etc.)	\$100.00
Money order	\$5.00 each
Cashed for non-customer	\$10.00 each
Stop payment/reissue	\$36.00 each
Research or account reconciliation fee, per half hour Per item	\$30.00 \$1.00
Safe Deposit/Self Service boxes:	
Drilling charge, plus service call charge	\$100.00
Replace key, plus service call charge	\$20.00
Late fee	\$5.00/month
(for self service boxes maximum of \$20)	
Signature guarantee	\$7.50
Stop payment order fee including electronic payments	\$36.00
Telephone transfer:	
24-Hour Telephone Banking	No Charge
Staff assisted	\$10.00 each
Undeliverable mail fee	\$5.00 month/account
Verification - account balance (written customer authorization required) Rush fee for expedited processing	\$15.00 \$25.00
Wire transfers*:	
Domestic incoming	\$16.00 each
Domestic outgoing	\$25.00 each
International incoming	\$30.00 each
International outgoing	\$50.00 each

\* There may be additional fees (i.e. surcharges) imposed by other banks that assist in the processing of the wire transfer and would be added to the final fee.

## DEPOSIT ACCOUNT SERVICE FEES

Account closure within 180 days of opening	\$40.00/account
Bill Pay	No Charge
Check imaging fee	\$5.00/month
Collection item, including foreign	\$30.00
Non-customer	\$50.00
Copy of check written on North Shore Bank account	\$6.00
Copy of statement	\$5.00/statement
Duplicate IRS forms	\$10.00 each
Inactivity checking account fee (after 6 months)	\$6.00/month
Inactivity savings account or money market account fee (after 18 months)	\$6.00/month
Monthly fee to reprocess checks not purchased through North Shore Bank	\$10.00
Non-sufficient funds (NSF) including electronic payments, limit 5 charges per day:	
Item paid and account overdrawn by \$0.01 to \$1.00	No Charge
Item paid and account overdrawn by \$1.01 to \$15.00	\$15.00
Item paid and account overdrawn by \$15.01 or more	\$36.00
Item returned unpaid	\$36.00
Overdraft protection per transfer from a North Shore Bank savings account or money market account	\$10.00
Overdrawn account balance (per day account is overdrawn)	\$5.00
Paper statements	\$2.00/month
Platinum debit card without Value Pack	\$1.00/month
Special handling of accounts/statements/documents additional fee per item or month	\$15.00
Special statement fee	\$20.00

## HEALTH SAVINGS ACCOUNT SERVICE FEES

Debit card	No Charge
Additional card	\$3.00
Enrollment fee	\$10.00/account
Excess contribution correction fee	\$36.00

*Deposit account service fees may apply.*

## IRA SERVICE FEES

Account recharacterization fee	\$36.00/account
Excess contribution correction fee	\$36.00
Inactive IRA money market account fee (after 24 months)	\$6.00/month
IRA plan closure within 180 days of opening	\$40.00
Non-automatic distribution less than \$100	\$3.00/distribution
Trustee transfer out fee	\$36.00/account

## LOAN SERVICING FEES

On demand loan payment	
Website payment	No Charge
Telephone assisted	\$10.00
Recurring payment	\$5.00
Partial release of collateral (scheduled)	\$250.00
Partial release of collateral (unscheduled)	\$300.00
Return items fee	\$36.00
Satisfaction or lien release	\$30.00
Subordination fee	\$100.00

## PERSONAL CHECKING ACCOUNTS

Better Than Free Checking	
Not meeting minimum requirements	\$6.00/month
Value Pack option with Better Than Free Checking	\$4.00/month
Perks Checking	
Not meeting minimum requirements	\$12.00/month
Platinum Checking	
Not meeting minimum requirements	\$20.00/month
Minimum opening deposit	
Checking accounts with direct deposit	\$25.00
All other checking accounts	\$50.00