



Notice of Change – Effective November 1, 2023

Important changes to the terms and conditions of your account - This is a notice of changes to the Terms and Conditions of your account(s) with us. All other areas of the Personal Accounts Fee Schedule and Business Accounts Fee Schedule and Deposit Account Agreement and Business Deposit Account Agreement that have not changed remain in effect.

If you would like a copy of the entire Deposit Account Agreement or Business Deposit Account Agreement, please contact our Customer Support number at 877-672-2265 or stop by one of our branch offices.

Continued use of your account(s) after receipt of these terms and conditions constitutes acceptance of, and agreement to, the terms and conditions.

Changes to the Personal Accounts Fee Schedule & Business Accounts Fee Schedule

Business & Personal Accounts:

EFFECTIVE IMMEDIATELY:

- The Bank will not charge for represented items. 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.

FEES CHANGING EFFECTIVE NOVEMBER 1, 2023:

- **ATM withdrawals (Fee for ATM Activity), withdrawal attempts (Rejected ATM Transaction Charge), and balance inquiry charges not at North Shore Bank or MoneyPass® network ATMs inside the United States & internationally** – \$3 each
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.
- **Account closure** within 180 days of opening – \$50/account
- **Copy of statement** (paper and electronic) – \$6/statement
- **Safe Deposit/Self-Service boxes**
 - Drilling charge (additional locksmith fees will be added at time of drilling) – \$175
 - Late fee - \$10/month (Maximum of \$20)
- **Wire transfer** international outgoing – \$60 each
- **Wire transfer** incorrect account fee – \$30 each

PERSONAL ACCOUNTS (ADDITIONAL FEE CHANGES EFFECTIVE NOVEMBER 1, 2023):

- **Special handling of account, statements, documents, or debit cards** (additional fee per item, month, or account) – \$25
- **Wire transfer** domestic outgoing – \$30 each
- **IRA plan closure** within 180 days of opening – \$50

PERSONAL ACCOUNTS (ADDITIONAL FEE CHANGES EFFECTIVE JANUARY 1, 2024):

- **Platinum Debit Card monthly fee** will be \$5, except for Platinum Checking accounts
- **The Better Than Free Value Pack Membership Fee** will be \$5/month
- **Check orders** – customers will pay for shipping charges on all check orders placed through our provider, Deluxe

PERSONAL ACCOUNTS (ADDITIONAL FEE CHANGES EFFECTIVE MARCH 30, 2024):

- **Boingo Wi-Fi service** will no longer be provided as a Platinum Debit Card or Value Pack Benefit

Changes to the Deposit Account Agreement & Business Deposit Account Agreement

Deposit Account Agreement & Business Deposit Account Agreement:

- **UPDATED: UNDERSTANDING AND AVOIDING OVERDRAFT AND NON-SUFFICIENT FUNDS (NSF) FEES** – removed all references to fees for represented items. We no longer charge fees on items that have been presented and returned more than once.

Overdraft-related fees – Your account may be subject to a charge for each transaction that would create or increase an overdrawn balance regardless of whether we pay or return the item. We make 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. When we charge an Overdraft or NSF Return Item Fee, the charge reduces the Available Balance in your account and may put your account into

(or further into) overdraft. All fees and charges will be included as part of the Overdraft Privilege Coverage amount. Your account may become overdrawn in excess of the Overdraft Privilege Coverage amount as a result of a fee.

We limit the number of charges per processing day (see our separate Personal and Business Accounts Fee Schedules to view the current limit) and there is a Consecutive Days Overdrawn (OD) Fee if your account balance remains overdrawn for 5 consecutive business days. Once your account becomes positive, any time it becomes overdrawn for 5 consecutive business days, we will charge your account another Consecutive Days Overdrawn (OD) Fee.

- **UPDATED: AMENDMENTS AND ACCOUNT CLOSURES TO AMENDMENTS AND TERMINATION** – content was added providing additional guidance relating to the closing of accounts, and clarifying North Shore Bank’s right to add new terms, to delete terms, and to reserve the right to waive any term of the agreement. Additionally, updates were made clarifying the manner in which a change notice can be delivered and building out the language that addresses the process for when an account holder closes an account, and clarifying that North Shore Bank can immediately close or freeze an account if we suspect fraud and deems such action as “appropriate under the circumstances and necessary to prevent further fraud.”

AMENDMENTS AND TERMINATION – We may amend or delete any term of this agreement. We may also add new terms to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method. If the account balance falls to zero, we may consider the account to be voluntarily closed by you as of that date. We will have no liability for any transaction that you intend to occur after the account is closed. Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice. Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware. We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date. If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. You are responsible for ensuring your account is closed after outstanding items have been paid. Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed. Rules governing changes in interest rates are provided separately in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

- **UPDATED: LEGAL ACTIONS AFFECTING YOUR ACCOUNT** – content was added to clarify that, subject to applicable law, North Shore Bank can freeze assets in an account “or take other action as may be appropriate under the circumstances.”

LEGAL ACTIONS AFFECTING YOUR ACCOUNT – If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

Business Deposit Account Agreement

- **UPDATED: OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION** – added content allowing North Shore Bank to access certain databases for the purpose of verifying information about your organization and the individuals authorized to act on behalf of your organization.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION – These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds. You consent to allow us to access various databases and records for the purpose of performing initial and ongoing verification and due diligence about your organization and any owners, authorized signers, company applicants or other individuals authorized to act on behalf of the organization.