

Personal Accounts Fee Schedule

Effective November 1, 2023



PERSONAL CHECKING ACCOUNTS

Free Checking

No minimum requirements	
Standard debit card	No charge
Platinum debit card	\$4/month

Perks Checking

Not meeting minimum requirements	\$12/month
Standard debit card	No charge
Platinum debit card	\$4/month

60+ Checking

Not meeting minimum requirements	\$10/month
Standard debit card	No charge
Platinum debit card	\$4/month

Platinum Checking

Not meeting minimum requirements	\$20/month
Platinum debit card	No charge

Student Checking

No minimum requirements	
Standard debit card	No charge

Balance Checking

No minimum balance requirements	
Standard debit card	No charge
Maintenance fee	\$5/month

SAVINGS ACCOUNTS

Savings Accounts

If minimum daily balance falls below \$200	\$5/month
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Monthly service charges on regular savings will be waived on accounts for minors under 21 years of age.

High-Yield Savings

If minimum daily balance falls below \$1,000	\$15/month
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Premier Savings

If minimum daily balance falls below \$5,000	\$20/month
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MONEY MARKET ACCOUNTS

Premier Money Market

If minimum daily balance falls below \$15,000	\$20/month
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Money Market

If minimum daily balance falls below \$1,000	\$15/month
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ATM AND DEBIT CARD

ATM withdrawals (Fee for ATM Activity), withdrawal attempts (Rejected ATM Transaction Charge), and balance inquiry charges:

- Within the MoneyPass® network and at all North Shore Bank ATMs..... No charge
- Not at North Shore Bank or MoneyPass network ATMs inside 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

ATM transaction adjustment \$15 each

International transactions

ATM and point-of-sale (POS) up to 3% of transaction amount

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 Deposit Account Agreement.

DEPOSIT ACCOUNT SERVICE FEES

Account closure within

180 days of opening \$50/account

Check imaging fee \$5/month

Collection item, including international..... \$30

Non-customer \$50

Copy of check written on

North Shore Bank account \$8

Copy of statement

(paper and electronic) \$6/statement

Duplicate IRS forms \$10 each

Health Savings Account excess contribution correction fee \$36

Deposit account service fees may apply.

Inactive/dormant account fees & charges:

- Checking accounts
 - Inactive fee between 6-12 months \$6/month
 - Charge for dormancy after 12 months..... \$6/month
- Money market accounts
 - Inactive fee between 18-24 months \$6/month
 - Charge for dormancy after 24 months..... \$6/month
- Savings accounts
 - Charge for dormancy after 18 months..... \$6/month

Overdraft/non-sufficient funds (NSF) created by check, in-person or ATM withdrawal, or other electronic means is limited to 5 charges per day for a maximum of \$180:

- Overdraft fee - Item paid and account overdrawn by \$0.01 - \$15..... No charge
- Overdraft fee - Item paid and account overdrawn by \$15.01 or more \$36
- NSF return item fee \$30
- NSF posting attempt fee \$30

Fee assessed when your automatic NSB loan payment from a NSB deposit account is returned for non-sufficient funds.

Consecutive days overdrawn (OD) fee

(5 business days) \$15

If your account balance remains overdrawn for 5 consecutive business days, we will charge your account a consecutive days overdrawn (OD) fee of \$15. Once your account becomes positive, anytime it becomes overdrawn for 5 consecutive business days, we will charge your account another \$15 consecutive days overdrawn (OD) fee.

Overdraft protection transfer fee from

a North Shore Bank deposit account.....\$10/transfer

Paper statements..... \$3/month

eStatements are free for all accounts.

Reprocess checks not purchased

through North Shore Bank \$10/month

Special handling of accounts, statements, documents, or debit cards (additional fee per item, month, or account)..... \$25

GENERAL BANKING SERVICES

Cashier's check \$8 each
 Cashed for non-customer \$10 each
 Stop payment/reissue \$36 each

Cashing on-us items for non-customers..... \$6 each

Coin and currency (non-business):
 Strapped currency, per strap \$0.25
 Coin purchase, per roll \$0.25
 Coin counting (non-customer only)..... 5%

Correct IRS filing fee \$36

Deferred Compensation 457(b) plan closure within 12 months of opening..... \$60

Legal processes, plus costs..... \$100 (garnishments, levies, etc.)

Money order \$5 each
 Cashed for non-customer \$10 each
 Stop payment/reissue \$36 each

Research or account reconciliation fee
 Per half hour \$30
 Per item \$1

Safe Deposit/Self Service boxes:
 Drilling charge (additional locksmith fees will be added at time of drilling) \$175
 Replace key, plus service call charge \$20
 Late fee \$10/month (Maximum of \$20)

Signature guarantee \$7.50

Stop payment order fee including electronic payments \$36

Telephone transfer, staff assisted \$10 each
Free via 24-Hour Telephone Banking

Verification - account balance..... \$15 (written customer authorization required)
 Rush fee for expedited processing \$25

Wire transfers:
 Domestic incoming \$16 each
 Domestic outgoing \$30 each
 International incoming \$30 each
 International outgoing \$60 each
 Incorrect account fee \$30 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.

IRA SERVICE FEES

Account recharacterization fee\$36/account
 Excess contribution correction fee.....\$36
 IRA plan closure within 180 days of opening\$50
 Trustee transfer out fee\$36/account

LOAN SERVICING FEES

Duplicate lien release\$50
 Telephone-assisted on-demand loan payment..... \$10 each
Free website and recurring payments
 Partial release of collateral (scheduled).....\$250
 Partial release of collateral (unscheduled).....\$300
 Satisfaction.....\$37
 Subordination fee\$100