

Business Account Fee Schedule

Effective June 1, 2022



BUSINESS CHECKING ACCOUNTS

Average monthly collected balance requirements to avoid monthly account service fee:

Community Checking.....	\$100.00 or \$10.00/month
Basic Business Checking.....	\$500.00 or \$10.00/month
Small Business Checking.....	\$2,500.00 or \$15.00/month
Business Interest Checking.....	\$15,000.00 or \$15.00/month
Business Checking.....	\$25,000.00 or \$25.00/month

Included transaction items:

Includes deposits, items deposited, remote deposit items, mobile capture items, other credits, checks, other debits; including electronically received ACH debits and credits, and debit card purchases.

Community Checking.....	100 items/month
Basic Business Checking.....	100 items/month
Business Interest Checking.....	150 items/month
Small Business Checking.....	250 items/month
Business Checking.....	500 items/month

Excess transaction item fee:

Basic Business/Small Business/Business/ Business Interest Checking.....	\$0.50 per item
Community Checking.....	\$0.10 per item

BUSINESS SAVINGS ACCOUNTS

Business Savings below \$200 minimum daily balance.....	\$5.00/month
Business High-Yield Savings below \$1,000 minimum daily balance	\$15.00/month

BUSINESS MONEY MARKET ACCOUNTS

Business Money Market below \$1,000 minimum daily balance	\$15.00/month
High-Yield Business Money Market below \$10,000 minimum daily balance	\$15.00/month

AUTOMATIC TELLER MACHINE (ATM) AND DEBIT CARD

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 surcharges or account fees

ATM withdrawals, withdrawal attempts and balance inquiries not at North Shore Bank or Money Pass network	
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 (additional fees may apply)

DEPOSIT ACCOUNT SERVICE FEES

Account closure within 180 days of opening.....	\$40.00/account
Collection item, including foreign	
Customer.....	\$30.00
Non-customer	\$50.00
Commercial account balance assessment.....	\$0.13 per \$1,000
Copy of check written on North Shore Bank account.....	\$8.00
Copy of statement (paper and electronic).....	\$5.00/statement
Deposit adjustments.....	\$5.00
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
Overdraft/non-sufficient funds (NSF) (returned, electronic payments Item paid and account overdrawn) – limit 6 per day:	
Item paid.....	\$36.00/item
Item returned unpaid.....	\$36.00 per item, per presentment
Daily overdrawn account balance.....	\$5.00/day
Overdraft protection per transfer from a North Shore Bank account.....	\$10.00/transfer
Paper statement	\$7.50/account
Paper statement with check images.....	\$20.00/account
Special handling of accounts/statements/documents additional fee per item, month or account.....	\$25.00
Uncollected funds usage (calculated by taking the Federal Prime Rate multiplied by the sum of daily uncollected balance of the account).....	Prime + 4.00% APR

BUSINESS ONLINE BANKING/ONLINE CASH MANAGEMENT

Basic Business Online Banking for more than 2 accounts	\$5.00/account/month
Business Bill Pay (no cost for first 20 items per month).....	\$1.00/item
Business Mobile Capture	
Maintenance	\$5.00/month
Limit increase review	\$30.00 one time charge
Commercial Online Banking	
Maintenance.....	\$25.00/month

Per account over 2	\$5.00/month
ACH Origination	
Set up fee	\$50.00 one time charge
Maintenance	\$20.00/month
Multiple originating ID fee	\$10.00/month per ID
Originated next day items	
\$0.20/item	
Originated same day items	\$0.30/item
Return item	\$7.50/item
Notification of change	\$7.50/item
Reversal	\$25.00
Remote Deposit Capture (RDC)	
Set up fee	\$75.00
Maintenance	\$50.00/month
Excess item surcharge (more than 1,000 checks deposited per month).....	\$0.10 per check
Business Online Wire Transfer	
Maintenance	\$15.00/month
Outgoing - Domestic**	\$15.00 each
Outgoing - International**	\$30.00 each
Positive Pay	
Check and ACH.....	\$40.00/account/month
Check only.....	\$25.00/account/month
Check payee match	\$10.00/account/month
ACH Debit block.....	\$20.00/account/month
ACH Debit filter.....	\$20.00/account/month
ACH reporting.....	\$25.00/account/month
EDI reporting.....	\$25.00/account/month
Issued check fee	\$0.05/item
Return item	\$25.00/item
Suspect/exception items	\$5.00/item
Security tokens (new and replacements)	\$25.00 each
Online stop payment.	\$15.00/item

BUSINESS SWEEP ACCOUNTS

Commercial Line of Credit Sweep	\$200.00/Month
Commercial Investment Sweep	\$100.00/month
Commercial Overdraft Protection	\$75.00/month
ZBA – Zero Balance Account Surcharge	\$15.00/month

GENERAL BANKING SERVICES

Cashier's check	
Purchased	\$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:	
Cash deposit fee (for monthly deposits less than \$5,000.00)	\$0.00
Cash deposit fee (for monthly deposits more than \$5,000.00, charged from first dollar deposited).....	\$0.22 per \$100
Coin counting	5%
Coin purchase, per roll	\$0.10
Strapped currency purchased, per strap.....	\$0.50
Correct IRS filing fee.....	\$36.00
Deposited item return/redeposit fee	\$17.50
Legal processes (plus costs, garnishments, levies, etc.)	\$100.00
Money order	
Purchased	\$5.00 each
Cashed for non-customer	\$10.00 each
Stop payment/reissue	\$36.00 each
Research or account reconciliation fee	
Per half hour	\$50.00
Per item	\$1.00
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/account/month
Verification - account balance (written customer authorization required).....	\$15.00
Rush fee for expedited processing	\$25.00
Wire transfers**	
Domestic incoming	\$16.00 each
Domestic outgoing**	\$30.00 each
International incoming.....	\$30.00 each
International outgoing**	\$50.00 each

*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.

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

Business Checking fees assessed approximately 15 days after the end of the month. Additional fees apply to Commercial Analyzed Accounts and Treasury Management Services. Fees may be applied to business money market and savings accounts in addition to checking accounts. Business Account fees subject to change.