

# Business Accounts Fee Schedule

Effective July 1, 2023



## BUSINESS CHECKING ACCOUNTS

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

Community Checking.....	\$100 or \$10/month
Basic Business Checking.....	\$500 or \$10/month
Small Business Checking.....	\$2,500 or \$15/month
Business Interest Checking.....	\$15,000 or \$15/month
Business Checking.....	\$25,000 or \$25/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/month

Business High-Yield Savings below  
\$1,000 minimum daily balance ..... \$15/month

## BUSINESS MONEY MARKET ACCOUNTS

Business Money Market below  
\$1,000 minimum daily balance ..... \$15/month

High-Yield Business Money Market below  
\$10,000 minimum daily balance ..... \$15/month

## AUTOMATIC TELLER MACHINE (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..... \$2.50 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

Debit card replacement..... \$10 each

ATM empty envelope deposit..... \$36 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 (CBA) 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.....\$40/account

Collection item, including international  
Customer.....\$30  
Non-customer .....\$50

Commercial account balance  
assessment..... \$0.15 per \$1,000

Copy of check written on  
North Shore Bank account.....\$8

Copy of statement  
(paper and electronic)..... \$5/statement

Deposit adjustments.....\$7.50

Duplicate IRS forms.....\$10 each

### 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

Monthly fee to reprocess checks not purchased  
through North Shore Bank .....\$10

Overdraft/non-sufficient funds (NSF) created by check, in-person or ATM withdrawal, or other electronic means is limited to 6 charges per day:

- 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  
*Per item, per presentment, including representment*
- NSF return item fee .....\$36  
*Per item, per presentment, including representment*
- 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 per transfer from a  
North Shore Bank account..... \$10/transfer

Paper statement .....\$8.50/account  
*eStatements are free for all accounts.*

Paper statement with check images..... \$20/account

Special handling of accounts/statements/documents  
additional fee per item, month or account.....\$25

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/account/month
Per user over 4 .....	\$5/month
Business Bill Pay	
(no cost for first 20 items per month).....	\$1/item
Business Mobile Capture	
Maintenance.....	\$5/month
Limit increase review .....	\$30 one time charge
Commercial Online Banking	
Maintenance.....	\$25/month
Per account over 2 .....	\$5/month
Per user over 4.....	\$5/month
ACH Origination	
Set up fee .....	\$50 one time charge
Maintenance .....	\$25/month
Multiple originating ID fee .....	\$15/month per ID
Originated next day items .....	\$0.25/item
Originated same day items .....	\$0.35/item
Return item.....	\$7.50/item
Notification of change .....	\$7.50/item
Reversal.....	\$25
Remote Deposit Capture	
Set up fee .....	\$75
Maintenance .....	\$50/month
RDC checks deposited .....	\$0.10 per check
Business Online Wire Transfer Maintenance .....	\$20/month
Outgoing - Domestic.....	\$20 each
Outgoing - International .....	\$35 each

*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.*

Positive Pay	
Check and ACH.....	\$40/account/month
Check only.....	\$25/account/month
Check payee match .....	\$10/account/month
ACH Debit block.....	\$25/account/month
ACH Debit filter.....	\$25/account/month
ACH reporting.....	\$25/account/month
EDI reporting.....	\$25/account/month
Issued check fee .....	\$0.05/item
Return item .....	\$25/item
Suspect/exception items .....	\$5/item
Security tokens (new and replacements) .....	\$25 each
Online stop payment .....	\$15/item

**BUSINESS SWEEP ACCOUNTS**

Commercial Line of Credit Sweep .....	\$250/month
Commercial Investment Sweep .....	\$250/month
Commercial Overdraft Protection .....	\$75/month
ZBA – Zero Balance Account Surcharge .....	\$20/month

**GENERAL BANKING SERVICES**

Cashier's check	
Purchased .....	\$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:	
Cash deposit fee (for monthly deposits less than \$5,000) .....	\$0
Cash deposit fee (for monthly deposits more than \$5,000, charged from first dollar deposited).....	\$0.25 per \$100
Coin counting .....	5%
Coin purchase, per roll .....	\$0.15
Strapped currency purchased, per strap.....	\$0.60
Correct IRS filing fee.....	\$36
Deposited item return/redeposit fee .....	\$17.50
Legal processes (plus costs, garnishments, levies, etc.) .....	\$100
Money order	
Purchased .....	\$5 each
Cashed for non-customer .....	\$10 each
Stop payment/reissue .....	\$36 each
Research or account reconciliation fee	
Per half hour .....	\$50
Per item .....	\$1
Signature guarantee .....	\$7.50
Stop payment order fee including electronic payments .....	\$36
Telephone transfer	
24-hour telephone banking .....	No charge
Staff assisted .....	\$10 each
Verification - account balance (written customer authorization required).....	\$15
Rush fee for expedited processing.....	\$25
Wire transfers	
Domestic incoming .....	\$16 each
Domestic outgoing .....	\$30 each
International incoming.....	\$30 each
International outgoing .....	\$50 each

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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.