

Services & Fees

Personal Accounts | Effective January 1, 2022



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	\$0.50
Coin purchase, per roll	\$0.25
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	\$30.00
Per item	\$1.00
Safe Deposit/Self Service boxes:	
Drilling charge (additional locksmith fees will be added at time of drilling)	\$100.00
Replace key, plus service call charge	\$20.00
Late fee (for self service boxes maximum of \$20)	\$5.00/month
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)	\$15.00
Rush fee for expedited processing	\$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	\$8.00
Copy of statement (paper and electronic)	\$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	\$3.00/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

Duplicate lien release	\$50.00
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	\$37.00
Subordination fee	\$100.00

PERSONAL CHECKING ACCOUNTS

Free Checking

No minimum requirements	
Standard debit card	No Charge
Platinum debit card	\$4.00/month

Perks Checking

Not meeting minimum requirements	\$12.00/month
Standard debit card	No Charge
Platinum debit card	\$4.00/month

60+ Checking

Not meeting minimum requirements	\$10.00/month
Standard debit card	No Charge
Platinum debit card	\$4.00/month

Platinum Checking

Not meeting minimum requirements	\$20.00/month
Platinum debit card	No Charge

MONEY MARKET ACCOUNTS

Perks or Portfolio Money Market

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

If minimum daily balance falls below \$1,000	\$15.00/month
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SAVINGS ACCOUNTS

Savings Accounts*

If minimum daily balance falls below \$200	\$5.00/month
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High-Yield Savings

If minimum daily balance falls below \$1,000	\$15.00/month
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Elite Savings

If minimum daily balance falls below \$10,000	\$20.00/month
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* 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 MoneyPass 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 MoneyPass 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.