

Personal Accounts Fee Schedule

Effective February 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

SAVINGS ACCOUNTS

Savings Accounts*

If minimum daily balance falls below \$200	\$5/month
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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 \$15,000	\$20/month
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* Monthly service charges on regular savings will be waived on accounts for minors under 21 years of age.

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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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

Debit card replacement

ATM empty envelope deposit.....

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.....\$40/account

Bill Pay

Check imaging fee

Collection item, including international

Non-customer

Copy of check written on North Shore Bank account.....

Copy of statement (paper and electronic)

Duplicate IRS forms

Inactive/dormant account fees & charges:

• Checking accounts

Inactive fee between 6-12 months.....

Charge for dormancy after 12 months.....

• Money market accounts

Inactive fee between 18-24 months.....

Charge for dormancy after 24 months.....

• Savings accounts

Charge for dormancy after 18 months.....

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

• Overdraft fee - Item paid and account

overdrawn by \$15.01 or more

• NSF return item fee

• NSF posting attempt fee

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

*Per item, per presentment, including representation

Consecutive days overdrawn (OD) fee

(5 business days).....

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 –

Transfer from a North Shore Bank savings or money market account

Paper statements

Reprocess checks not purchased through North Shore Bank

Special handling of accounts/statements/documents additional fee per item or month	\$15
Special statement fee.....	\$20

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	\$0.50
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)	\$100
Replace key, plus service call charge	\$20
Late fee	\$5/month
(for self service boxes maximum of \$20)	
Signature guarantee	\$7.50
Stop payment order fee including electronic payments	\$36
Telephone transfer:	
24-Hour Telephone Banking.....	No charge
Staff assisted.....	\$10 each
Undeliverable mail fee.....	\$5 month/account
Verification - account balance.....	\$15
(written customer authorization required)	
Rush fee for expedited processing	\$25

Wire transfers*:

Domestic incoming	\$16 each
Domestic outgoing	\$25 each
International incoming.....	\$30 each
International outgoing	\$50 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.

HEALTH SAVINGS ACCOUNT SERVICE FEES

Debit card.....	No charge
Additional card	\$3
Enrollment fee	\$10/account
Excess contribution correction fee.....	\$36

Deposit account service fees may apply.

IRA SERVICE FEES

Account recharacterization fee	\$36/account
Excess contribution correction fee.....	\$36
IRA plan closure within 180 days of opening	\$40
Non-automatic distribution less than \$100	\$3/distribution
Trustee transfer out fee	\$36/account

LOAN SERVICING FEES

Duplicate lien release	\$50
On demand loan payment	
Website payment.....	No charge
Telephone assisted.....	\$10
Recurring payment.....	No charge
Partial release of collateral (scheduled).....	\$250
Partial release of collateral (unscheduled).....	\$300
Satisfaction.....	\$37
Subordination fee	\$100