

## Balance Checking Account Product Guide

### Key Account Terms and Fees

<b>Minimum Deposit Required to Open Account</b>	\$25
<b>Monthly Maintenance Fee</b>	\$5/month (Waived for the first 2 months)
<b>Account and Transaction Limitations</b>	None
<b>Earns Interest</b>	This account does not earn interest
<b>Debit Cards</b>	Standard Debit Card – free
<b>North Shore Bank and MoneyPass® Surcharge-Free Network ATM Transactions<sup>1</sup></b>	Free
<b>Out of Network ATM Transactions<sup>1</sup></b>	In the United States and international – \$3 each <sup>1</sup>
<b>International ATM and Point-of-Sale Transactions<sup>2</sup></b>	Up to 3% of the transaction amount (additional fees may apply)
<b>Account Statements</b>	Paperless statements (eStatements) – free Paper statements – \$2/month
<b>Inactive Account Fee</b>	None
<b>Charge for Dormancy</b>	None
<b>Early Account Closure</b>	None
<b>Stop Payment (includes electronic payments)</b>	\$36 per item

<sup>1</sup> Transactions include deposits, withdrawals, withdrawal attempts and balance inquiries. 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.

<sup>2</sup> 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 Personal Accounts Fee Schedule.

### Overdraft and Non-sufficient Funds (NSF) Fees

<b>Overdraft Fee</b>	None
<b>NSF Return Item Fee</b>	None
<b>Overdraft Protection Transfers – Link another eligible deposit account you have at North Shore Bank to cover transactions and avoid overdrawing your account<sup>3</sup></b>	None

Although this account has no overdraft fees, your account could become overdrawn due to how items are processed and clear your account.

<sup>3</sup> Call us at 877-672-2265 or visit a branch to sign up or apply for these services.

## Processing Order

To assist in managing your account, it's important to understand the order in which transactions appear throughout the day, or when you performed them, does not necessarily reflect the order in which they are processed to calculate your end-of-day account balance. If you do not have available funds at the time the item is paid or returned, it could result in an Overdraft or NSF Return Item Fee. The order in which we determine what items are paid or returned (if applicable), may change at our discretion. North Shore Bank generally processes transactions to your account at the end of each day, Monday – Friday, excluding federal holidays. We also process certain categories of transactions on Saturdays, excluding federal holidays. Transactions generally process in the following order:

1. Most credits process first including: overdraft protection transfers (sweeps), Remote Deposit Capture (RDC), mobile deposits, and Automatic Clearing House (ACH) credits.
2. Debits and credit transactions performed by you or us at the Bank, at the ATM, or via Internet or telephone transfers and applicable transaction fees (i.e., stop payment, wire transfer, ATM or overdraft fees agreed to at the time of the transaction), process in the date/time order they occurred.
3. Debit card transactions process in date/time order on the date they are settled by the merchant and then received at the Bank.
4. ACH debits process from lowest to highest dollar amount on the effective date they are presented and settled.
5. Debit sweeps from funding accounts to cover Overdraft Protection Transfers.
6. Checks process in check number/numerical order.
7. Monthly interest credits and applicable account fees. See our Personal Accounts Fee Schedule for details.

## Funds Availability

- Our policy is to make funds from most check deposits available to you on the first business day after the day we receive your deposit.
- For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.
- If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.
- Direct deposits such as payroll and social security payments, wire transfers, and cash deposits are available on the day we receive the deposits.
- Deposits (cash or checks) made at ATMs we own or operate will be available on the first business day after the day of deposit. Deposits made at ATMs we do not own or operate will not be available until the fifth business day after the day of your deposit.
- Funds from deposits made through the Mobile App will be available the next business day if submitted before 5 p.m. CST. Funds from deposits made after 5 p.m. CST will be available in two business days.
- In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit (or same day we receive your deposit for checks drawn on us and North Shore Bank official checks). Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$300 of your deposits, however, will be available on the first business day.
- Special rules apply to new accounts. There are also some cases where longer delays may apply. We will tell you when funds will be available. See the Deposit Account Agreement or ask a Banker for more details.

For additional information, please refer to the Personal Accounts Fee Schedule and Deposit Account Agreement for Personal Accounts at [northshorebank.com/depositaccountagreement](http://northshorebank.com/depositaccountagreement). If you have questions about your account, please stop by your nearby North Shore Bank office or visit [northshorebank.com](http://northshorebank.com) to schedule a virtual, phone, or in-person appointment.