

Business Accounts Fee Schedule

Effective August 1, 2025



ATM AND DEBIT CARD

ATM withdrawal fee 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 \$3 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

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.....\$50/account

Collection item, including international \$30

- Non-customer \$50

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

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

Duplicate copy of statement (paper and electronic) ...\$6/statement

Deposit adjustments \$7.50

Dormancy fee when the minimum daily account balance is less than \$500 during current statement cycle:

- Checking accounts charged after 6 months..... \$6/month
- Money market accounts charged after 24 months \$6/month
- Savings accounts charged after 18 months \$6/month

Excess transaction item fee:

- Community Checking..... \$0.10 per item
- Basic Business, Small Business, Business, and Business Interest Checking..... \$0.50 per item
Included transaction items: 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.

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

- 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
- NSF return item fee..... \$36
- 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 is overdrawn for 5 consecutive business days, your account will be charged a consecutive days overdrawn (OD) fee of \$15 at the end of the fifth business day during nightly processing, if the account remains overdrawn. After your account becomes positive, and it becomes overdrawn again for 5 consecutive business days, we will charge your account another \$15 fee as described above.

Paper statements *eStatements are free for all accounts..* \$8.50/month

Special handling of accounts, statements, documents, or debit cards (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

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):

- Coin and cash deposit fee (monthly deposits less than \$5,000) . \$0
- Coin and cash deposit fee (monthly deposits more than \$5,000 charged from the first dollar deposited)\$0.30/\$100
- Coin counting (non-customer only)10%
- Coin purchase, per roll\$0.25
- Strapped currency, per strap\$0.70

Deposited item return/redeposit fee\$17.50

Foreign currency order (plus cost)\$7

Legal processes, plus costs (garnishments, levies, etc.)\$100

Money order.....\$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

Safe Deposit/Self Service boxes:

- Drilling charge (additional locksmith fees will be added at time of drilling).....\$175
- Replace key, plus service call charge.....\$20
- Late fee (Maximum of \$20) \$10/month

Stop payment order fee including electronic payments\$36

Telephone transfer, staff assisted \$10 each
Free via 24-Hour Telephone Banking

Verification - account balance (written customer authorization required).....\$15

- Rush fee for expedited processing\$25

Wire transfers:

- Domestic incoming \$16 each
- Domestic outgoing \$45 each
- International incoming \$30 each
- International outgoing \$60 each
- Incorrect account fee \$30 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.

BUSINESS ONLINE BANKING & ONLINE CASH MANAGEMENT

Basic Business Online Banking

- For more than 3 accounts\$6.50/account/month
- Per user over 4 \$5/month

Business Bill Pay (*no cost for first 10 items per month*)\$1/item

Business Mobile Capture

- Monthly maintenance \$5
- Limit increase review (*one-time charge*)..... \$30

Commercial Online Banking

- Monthly maintenance \$25
- Per account over 3..... \$6.50/month
- Per user over 4 \$5/month

ACH Origination

- Initial set-up fee..... \$50
- Monthly maintenance \$30
- Multiple originating ID fee.....\$17.50/month/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

- Initial set-up fee..... \$75
- Monthly maintenance \$75
- RDC checks deposited\$0.12/check
- Equipment refurbishment fee (*within first 24 months*) \$75

Business Online Wire Transfer

- Initial set-up fee..... \$50
- Monthly maintenance \$25
- Outgoing – Domestic\$10 each
- Outgoing – International.....\$45 each

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Positive Pay

- Check and ACH\$40/account/month
- Check only\$30/account/month
- Check payee match\$10/account/month
- ACH Debit block.....\$30/account/month
- ACH Debit filter\$30/account/month
- ACH reporting\$25/account/month
- EDI reporting.....\$25/account/month
- Issued check fee\$0.05/item
- Return item\$25/item
- Check or ACH exception items\$7.50/item

Security tokens (*new and replacements*)\$30 each

Online stop payment.....\$20/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\$25/month