

# Personal Accounts Fee Schedule

Effective November 1, 2024



## ATM AND DEBIT CARD

ATM withdrawals (Fee for ATM Activity) 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 or IRA plan closure within 180

days of opening ..... \$50/account

Check imaging fee ..... \$5/month

Collection item, including international ..... \$30

- Non-customer ..... \$50

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

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

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

Health Savings Account excess contribution correction fee ..... \$36

*Deposit account service fees may apply.*

Inactive/dormant account fees & charges when the minimum daily account balance is less than \$500 during current statement cycle:

- 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

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 ..... No charge
- Overdraft fee - Item paid and account overdrawn by \$15.01 or more ..... \$36
- NSF return item fee ..... \$30
- 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. .... \$3/month

Reprocess checks not purchased

through North Shore Bank ..... \$10/month

Special handling of accounts, statements, documents, or debit cards (additional fee per item, month, or account) ..... \$25

## 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) ..... 10%

Correct IRS filing fee ..... \$36

Deferred Compensation 457(b) plan

closure within 12 months of opening ..... \$60

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 ..... \$30

- 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

Signature guarantee ..... \$7.50

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 ..... \$30 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.*

## IRA SERVICE FEES

Account recharacterization fee ..... \$36/account

Excess contribution correction fee ..... \$36

Trustee transfer out fee ..... \$36/account

## LOAN SERVICING FEES

Duplicate lien release ..... \$50

Telephone-assisted on-demand loan payment ..... \$10 each

*Free website and recurring payments*

Partial release of collateral (scheduled) ..... \$250

Partial release of collateral (unscheduled) ..... \$300

Satisfaction ..... \$37

Subordination fee ..... \$100