

Personal Accounts Fee Schedule

Effective May 13, 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 or IRA plan closure within 180 days of opening\$50/account

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

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

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%

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

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