

North Shore Bank Order of Processing - Clarification

The chart below describes how transactions post to your account effective April 11, 2016. North Shore Bank processes transactions each business day Monday-Friday, excluding holidays.

Order Group	Transaction Example	How Order is Determined
1	Overdraft Protection and Sweep Credits	We will transfer available funds from a savings or Line of Credit account that you have linked to your account.
	Mobile Deposits and RDC (Remote Deposit Capture) credits	Deposits received prior to previous business day's cut off times are posted to the account.
2	Direct Deposits, automatic car payments, insurance premiums, converted checks	We post your ACH (Automated Clearing House) transactions throughout the day based on the date and time the bank receives them.
3	Teller transactions, PIN debit card purchases, ATM deposits and withdrawals, internet or phone transfers	Both debits and credits post to the account based on the date and time the customer performs them.
4	Signature debit card transactions and checks	Signature debit card transactions post at the date and time the bank receives them. Checks are processed in sequential order.
5	Monthly interest credits	Last transactions of the day to post to the account.
	Monthly service charges	

It is possible some checks or ACH payments will be received at a time that is too late for you to make a covering deposit. As always, the best way to avoid overdrafts and overdraft fees is to keep track of your transactions. Please call our Customer Support Center at 877.672.2265 if you have any questions.