

Section #7

Fees

(Consumer, Safe Deposit Box
and Business Accounts)



PUBLIC FILE

FEES

CONSUMER

<u>ITEM</u>	<u>PRICE</u>
Items drawn against Insufficient Charge - Paid (per item)	\$33.00
18/65 Accounts – Paid for Insufficient Funds	\$5.00
Items drawn against Insufficient Funds Charge – Returned (per item)	\$33.00
18/65 Accounts – Returned for Insufficient Funds 5	\$5.00
Items drawn against Uncollected Funds Charge – Paid (per item)	\$33.00
18/65 Accounts – Paid for Insufficient funds	\$5.00
Items drawn against Uncollected Funds Charge – Returned (per item)	\$33.00
18/65 Accounts – Returned for Uncollected Funds Charge	\$5.00
MasterCard International Fee 6	2% (per transaction)
Returned Check Charge Unpaid	\$7.11
Return Mail Fee	\$5.00
Stop Payment (per item)	\$33.00
Foreign ATM Withdrawal (After maximum allowable) 3 (if applicable to your account type)	\$1.75
ATM/Debit Card Replacement	\$20.00
ATM/Debit Card Replacement - Rush Order	Fee varies
Passbook Replacement	\$25.00
Legal Order Processing	\$100.00
Wire Transfers	
Outgoing (Domestic)	\$25.00
Outgoing (Foreign)	\$45.00
Account Research (per hour) - Minimum One Hour	\$35.00
- Per Items Copied	\$5.00
Money Order	\$3.00
Treasurer's Check	\$5.00
Check Printing (depending on style)	Fee varies
IRA Annual Fee (per plan)	\$15.00
IRA Transfer Fee	\$50.00
Inactive Fee 4	\$5.00
Abandoned Property/Escheatment	\$100.00
Collection Items	
Foreign (including Canadian)	\$30.00
Euro Purchase/Redemption 2	Free for Customers
Pound Purchase/Redemption	\$10.00
Coin Counters 1	Free for Customers
	7.5% of total

SAFE DEPOSIT BOX RENTAL FEE SCHEDULE

CONTENTS ARE NOT INSURED BY FDIC OR THE BANK

<u>Box Size</u>	<u>Annual Rent</u>
3 X 5	\$ 55.00
5 X 5	\$ 65.00
3 X 10	\$ 75.00
5 X 10	\$ 95.00
7 X10 7	\$130.00
10 X 10	\$175.00
Key Replacement	\$ 30.00
Box Drilling	\$175.00
Late Payment Fee	\$ 5.00

Lessor does not provide insurance for the contents of the Safe Deposit Box. Lessee may secure insurance at own expense.

Lessee must maintain an active account with North Shore Bank in order to rent a Safe Deposit Box.

- 1. Coin counters are free for NSB customers and are not available at all of our locations.**
- 2. This service is free for NSB customers. Not for sale at all locations. Please refer to our website.**
- 3. This fee will be imposed after the maximum amount of free foreign ATM transactions allowed by checking account product has been reached.**
- 4. This is a monthly fee applied to the Free Checking account only, after 24 months of inactivity and a balance under \$250.**
- 5. If an item is returned, the item may be represented for collection by the merchant or presenting bank. We do not monitor or control the number of times a transaction is presented for payment. If your account is still without sufficient funds, the same item may trigger multiple insufficient funds (NSF) charges.**
- 6. A 2% International Service Fee will be assessed on debit card transactions made outside of the U.S.**
- 7. Only available at our Merrimac location.**

BUSINESS ACCOUNTS

<u>Account Fees</u>	<u>ITEM</u>	<u>PRICE</u>
<u>Basic Business Checking</u>		
Non-Interest Bearing		
Minimum to Open		\$10.00
Monthly maintenance fee		None
Free Monthly Transactions		Unlimited
Monthly Inactive Fee		\$5.00 ¹
Monthly fee for images with a paper statement		\$5.00 ²
<u>Business Inerest Checking</u> (Intended for Non-Profit Organizations and Sole Proprietors)		
Minimum to Open		\$10.00
Monthly maintenance fee		\$15.00
(Waived with a minimum daily balance of \$2,500. Minimum balance requirements are waived for non-profit organizations)		
Free monthly transactions		Unlimited
Monthly Inactive Fee		\$5.00 ¹
Monthly fee for images with a paper statement		\$5.00 ²
<u>Business Earnings Checking</u>		
Minimum to Open		\$10.00
Monthly maintenance fee		\$25.00
(Can be offset by paid earnings credit) ³		
Free monthly transactions		Unlimited
Monthly Inactive Fee		\$5.00 ¹
Monthly fee for images with a paper statement		\$5.00 ²
<u>Business Savings Account</u>		
Minimum to Open		\$10.00
Minimum Daily Balance Required to Avoid Monthly Maintenance Fee		\$500.00
Monthly maintenance fee		\$ 5.00
<u>Commercial Money Market Account</u>		
Minimum to open		\$10.00
Minimum daily balance required to avoid monthly maintenance fee		\$2,500
Monthly maintenance fee		\$10.00
Monthly Inactive Fee		\$ 5.00 ¹
Monthly Fee for Images with a Paper Statement		\$ 5.00 ²
<u>Cash Management Services</u> ⁴		
Online Desk Deposit		\$50.00 per Month
Online ACH Module		\$50.00 per Month
Online Wire Transfer Platform		\$30.00 per Month
\$10 per Domestic Wire		
\$20 per International Wire		

1. This is a monthly fee applied after 24 months of inactivity and a balance of under \$250.
2. No fee for images with eStatements.
3. Earning Credits applied to eligible balances, are established at the bank's discretion and may be changed at any time. Offered to Business Earnings Checking customers only.
4. Fees can be reduced or eliminated with Earning Credits.

Miscellaneous Fees

Abandoned property			\$100.00
Account research (per hour) - Minimum One Hour per item copied			\$35.00
Copy each item			\$5.00
ATM Monitoring Charge			\$20.00
Business Debit Cards			
Foreign ATM withdrawal			\$1.75
Replacement card			\$20.00
Check printing			Fee Varies
Collection items:			
Foreign (including Canadian)			\$30.00
Duplicate statement			\$3.00
Encoded Counter Checks (per check – limit of 10)			\$3.00
Euro Purchase/Redemption ¹	\$10.00	Free for customers	
Pound Purchase/Redemption ¹	\$10.00	Free for customers	
Inactive Fee ²			\$5.00
Items drawn against insufficient funds charge – Paid (per item)			\$33.00
Items drawn against insufficient funds charge – Returned (per item)			\$33.00
Items drawn against uncollected funds charge – Paid (per item)			\$33.00
Items drawn against uncollected funds charge – Returned (per item)			\$33.00
Legal Order Processing Fee			\$100.00
MasterCard International Fee ³		2% (per transaction)	
Money order			\$3.00
Returned Check Charge			\$12.00
Return Mail Fee			\$5.00
Stop payment (per request)			\$33.00
Sustained Overdraft Charge (charged after four consecutive calendar days overdrawn)	\$8.00 per day		
Treasurer's check			\$5.00
Wire transfers			
Outgoing (domestic) ⁴			\$25.00
Outgoing (foreign) ⁴			\$45.00

Safe Deposit Box Fees

Late Payment Fee		\$5.00
Safe Deposit Box Annual Rental		Varies by box size
Safe Deposit Box Drilling Fee		\$175.00
Safe Deposit Box Key Replacement		\$30.00

Lessor does not provide insurance for the contents of your Safe Deposit Box. You may, at your expense, secure our own insurance. Lessee must maintain an active account with North Shore Bank in order to rent a Safe Deposit Box.

1. This service is free for NSB customers. Not for sale at all locations. Please refer to our website for details
2. This is a monthly fee applied after 24 months of inactivity and a balance of under \$250.
3. A 2% International Service Fee will be assessed on debit card transactions made outside of the U.S.
4. Discounts are available for Online Wire Transfer Module customers.