

Section #6

Products and Services



PUBLIC FILE

PRODUCTS & SERVICES

Description of Products & Services offered at each Branch of North Shore Bank

LOANS

- **Residential Real Estate (1-4 family units)**
 - ✓ Owner Occupied and Non-Owner Occupied (Fixed and Adjustable)
 - ✓ MHFA Programs
 - ✓ First Time Homebuyer's Loans
 - ✓ Jumbo Mortgages
 - ✓ Construction Loans
- **Consumer**
 - ✓ Personal Loans
 - ✓ Auto Loans
 - ✓ Overdraft Protection
 - ✓ Equity Line of Credit
 - ✓ Collateral Loans
 - ✓ Credit Cards (Serviced by Elan Financial Services)
- **Commercial Real Estate**
 - ✓ Multi-Family (5+ Units)
 - ✓ Non-owner occupied Residential (1-4 families)
 - ✓ Office, Commercial, and Industrial Buildings
 - ✓ Construction Loans
 - ✓ SBA 504 Loan Program & Express Line of Credit
- **Small Business**
 - ✓ Lines of Credit
 - ✓ Equipment Financing
 - ✓ Term Loans
 - ✓ Construction Loans
 - ✓ Letters of Credit
 - ✓ Condo Association Loans
 - ✓ Credit Card (Serviced by Elan Financial Services)

RETAIL

- **Products**
 - ✓ Savings Accounts (passbook and statement savings)

- ✓ Checking Accounts (Includes a free checking product, second chance checking, an interest checking, student checking, and advantage checking)
- ✓ Money Market Accounts (Includes a regular, premier money market product & indexed money market accounts)
- ✓ Certificates of Deposit
- ✓ Commercial Deposit Account Services (free business, commercial checking)
- ✓ Payroll Accounts
- ✓ 18/65 Savings and Checking Products
- ✓ Overdraft Sweep
- ✓ Euro Dollars (Purchase/Redemption)
- ✓ Pound Dollars (Purchase/Redemption)

FINANCIAL SERVICES

- **Products**
 - ✓ IRA (certificate of deposit & money market)
 - ✓ Roth
 - ✓ Coverdell Education
 - ✓ Investments (Timescale Financial.)

CASH MANAGEMENT

- **Cash Management**
 - ✓ Remote Deposit Services
 - ✓ ACH Origination
 - ✓ Wire Transfer Services
 - ✓ Merchant Services
 - ✓ Deposit Reconciliation
 - ✓ Cash Concentration Services
 - ✓ International Services
 - ✓ Night Deposit
 - ✓ Overnight Sweep
 - ✓ Zero Balance Accounts
 - ✓ Lockbox Services

OTHER

- **Services**

- ✓ MasterCard Debit Card. All offices are equipped with ATMs that are linked to the AFFN, CIRRUS, NYCE, Visa, American Express, Plus, Accel, Maestro and Mastercard networks.
- ✓ Online Account Opening
- ✓ Customer Contact Center
- ✓ 24-hour Telephone Banking Service - Allows consumers to check current balances, find out if a specific check has cleared, access a list of recent deposits or withdrawals, transfer money between accounts, etc.
- ✓ Internet Banking and Bill Pay - Consumers can access account deposit information online, pay bills, transfer money between accounts, review recent deposit-related statements, and submit stop payments.
- ✓ Safe Deposit Boxes (**Main Street Office in Peabody, Elm Street in Danvers, and Merrimac – only**).
- ✓ Several Bi-lingual employees are available to assist non-English speaking customers – Bulgarian, Portuguese, Spanish, Cambodian/Khmer, Chinese Manderin, French, Russian and Sign Language
- ✓ Several Notaries are available at varies locations to assist customers.
- ✓ Mobile Banking – Consumers enjoy the convenience of Online Banking right from their mobile devices.