

ONLINE BANKING

General account access	FREE
Online Bill Pay	FREE

LEGAL FEES

Federal or State Tax Levy	\$ 100.00
Garnishment	\$ 100.00
Subpoena	\$ 100.00

ACH WITHDRAWALS

Returns/Insufficient Funds Charge, per item	\$ 30.00
Stop Payment Request, each	\$ 30.00

GENERAL FEES

Account Research, per hour (Minimum charge \$25.00)	\$ 25.00
Collection of Foreign Currency Draft	VARIES
Correspondent's Fee Foreign Draft	\$ 5.00
Photocopies, per item	\$ 0.10
Undeliverable mail, after 3 returns (<i>per month</i>)	\$ 5.00
Dormant Fee	\$ 5.00
Dormant Mail Fee	\$ 8.00
Inactive Account Fee, after 3 Years (<i>per month</i>)	\$ 5.00

FAX FEES

Local (first 2 pages)	\$ 1.00
Each additional page	\$ 1.00
Out of Town (first 2 pages)	\$ 2.00
Each additional page	\$ 1.00
Phone time per minute	\$ 1.00

SAFE, SOUND AND
SECURE SINCE 1921

SERVICE FEES



WAUKEGAN

700 S Lewis Avenue
Waukegan, IL 60085
Tel: 847.336.4430
Fax: 847.336.4438

1233 N Green Bay Road
Waukegan, IL 60085
Tel: 847.625.3100
Fax: 847.625.3102

LINDENHURST

3060 Sand Lake Road
Lindenhurst, IL 60046
Tel: 847.245.3700
Fax: 847.245.7335

northshoretrust.com



6/1/2015

CHECKING AND MONEY MARKET ACCOUNTS

Checking, Below Minimum Balance (per statement)	\$ 5.95
Premium Money Market, Below Minimum Balance (per statement)	\$ 25.00
Insufficient Funds Charge, per item	\$ 30.00
Overdraft Service Charge, per day	\$ 30.00
Overdraft Protection, Late Payment	\$ 10.00
Stop Payment	\$ 30.00
Deposited Item Return Fee	\$ 30.00
Statement Reconciliation, per hour	\$ 25.00
Duplicate copy of a cancelled check, each	\$ 2.00
Duplicate copy of statement	\$ 6.00
Account closed within 90 days after opening	\$ 30.00
Money Market Checks	
• Reg D Excess Transaction Fee Charge(per item)	\$ 30.00
• Sweep/Draw Fee	\$ 5.00
• Temporary Checks (minimum 4)	\$ 2.00

BUSINESS CHECKING

Insufficient Funds charge, per item	\$ 30.00
Overdraft Service Charge, per day	\$ 30.00
Stop Payment	\$ 30.00
Deposited Item Return Fee	\$ 30.00
Sweep/Draw Fee	\$ 5.00
Additional Zipper Deposit Bag	\$ 5.00

SAVINGS ACCOUNTS

Insufficient Funds charge, per item	\$ 30.00
Overdraft Service Charge, per day	\$ 30.00
Lost Passbook replacement within 12 months	\$ 5.00
Account closed within 90 days after opening	\$ 30.00
Deposited Item Return Fee	\$ 30.00
Statement Savings Transactions	
• Reg D Excess Transaction Fee Charge (per item)	\$ 30.00

ATM CARD AND DEBIT CARDS

Replacement of lost ATM card or Debit Card	\$ 10.00
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The following fees are effective as of June 1, 2015.

Fees may be assessed against your account and the transaction limitations if any, may apply.

BANK CHECKS (PER CHECK)

\$ 3.00

Fee waived if Bank check is made payable to the account holder.

On Us Check Conversion for Non-Customers	\$ 5.00
Photocopy, each	\$ 2.00
Stop Payment Request, each	\$ 30.00

To place a stop payment or obtain a photocopy on a Bank check that is lost, stolen, or destroyed, you need to provide the check number and date of issue from the check copy or an additional research fee of \$25.00 per hour will be charged.

MONEY ORDERS (PER CHECK)

\$ 2.00

Inquiry (phone call)*	\$ 5.00
Stop Payment Request, each*	\$ 15.00

To place a stop payment or obtain a photocopy on a Money Order that is lost, stolen, or destroyed, you need to provide the check number and date of issue from the check copy or an additional research fee of \$25.00 per hour will be charged.

* Fees are assessed thru MoneyGram and are subject to change without notice.

WIRE TRANSFERS

Incoming Domestic	\$ 8.00
Outgoing Domestic	\$ 25.00
Incoming International	\$ 15.00
Outgoing International	\$ 50.00

CHECK CASHING

Payroll, Government, Official Bank checks and Money Orders	FREE
Personal Checks up to available balance*	FREE
Deposited Item Return Fee	\$ 30.00
Cashing On-Us Checks over \$750.00 for Non-Customers	\$ 5.00

* Available balance is: all account relationships including overdraft protection.

SAFE DEPOSIT BOX RENTAL FEE**

3"x10" (Annual)	\$ 50.00
5"x10" (Annual)	\$ 75.00
10"x10" (Annual)	\$100.00

** \$25.00 key deposit is collected at inception.

Deposit will be refunded if both keys are returned when the box is surrendered. \$125.00 drilling fee for lost keys.

Safe deposit boxes are available at Lewis Ave and Sand Lake Road.