

Website Terms & Conditions

Please read the following Terms & Conditions carefully since they govern your use of the North Shore Trust and Savings website (www.northshoretrust.com). From this point on, we will refer to the North Shore Trust and Savings website as "Website" in these Terms & Conditions.

North Shore Trust and Savings maintains this site to provide you with information about North Shore Trust and Savings services and products, allow our customers to perform banking transactions and to facilitate communications with North Shore Trust and Savings. From time to time we may revise these Terms & Conditions.

By accessing this site you indicate your acknowledge and acceptance of these Terms & Conditions.

If you do not agree to the Terms & Conditions below, please do not access this website or any of the pages herein.

Each user of this Website agrees to the following Terms & Conditions:

Access To and From Website

Transmissions and communications to and from this Website, even if done with the use of a secure Internet browser, may be read or intercepted by third parties. Each user of this Website agrees that North Shore Trust and Savings will not be held liable should such an interception occur. All information submitted to North Shore Trust and Savings via this Website shall be and remain the property of North Shore Trust and Savings. North Shore Trust and Savings shall be free to use, for any legal purpose, any ideas, concepts, know-how or techniques contained in information a user to this Website provides. We will use our best efforts to include accurate and up to date information on this Website, but we make no warranties or representations as to the accuracy of the information.

Statement of Information We Collect

This section describes the circumstances under which we may receive personal information online.

North Shore Trust and Savings is committed to the highest level of security and privacy regarding the collection and use of our online banking customers' personal information, as well as that of all visitors to our Website. Personal information may be collected through the submission of account applications, online banking transactions, or through the use of online financial tools, such as interactive calculators. Visitors may also voluntarily provide us with personal information via e-mail, drawing registrations, web surveys, online registration, or contact forms. This information is handled internally by our staff to process the visitor's request.

North Shore Trust and Savings does use standard Web tracking software to collect nonidentifying

information about our visitors, such as:

- Date and time our site was accessed
- City, state and country
- Web browser used
- IP address (A numeric address given to servers connected to the internet)

The bank uses this information to create summary statistics and to determine the level of interest in our Website.

Some areas of our Website may use a "cookie" temporarily stored in the visitor's computer memory (RAM) to allow the web server to log the pages you use within the site and to know if you have visited the site before.

Use of Website Contents

All information, documents and materials posted on this Website are only for the internal use of Website users and may not be resold, republished, or copied, without the prior written consent of North Shore Trust and Savings. In addition, all information, documents and materials posted to this Website are subject to change without prior notification. All services and products described in this Website are subject to the terms of the applicable account agreements. Not all of the services and products described on this Website are available in all geographic areas. You may not be eligible for all the products or services offered through this Website. A Website user's eligibility for particular services and products are subject to final North Shore Trust and Savings approval. **It is also important to note that investment products are not obligations of, or guaranteed by North Shore Trust and Savings; and investment services are not bank deposits insured by the Federal Deposit Insurance Corporation or any other entity, and are subject to investment risks.**

Links to Other Websites

North Shore Trust and Savings may establish links between this Website and other websites operated by non-affiliated third parties. North Shore Trust and Savings has no control over any other such websites or the contents therein and the existence of any such link shall not constitute an endorsement by North Shore Trust and Savings. All user access to any of these hyperlinks are at the user's own risk and the content, accuracy, opinions expressed, and other links provided are not investigated, verified, monitored or endorsed by North Shore Trust and Savings .

Children's Online Privacy Protection Act

We do not knowingly solicit data from children, and we do not knowingly market to children. We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with both the online industry and with parents.

Copyrights

Copyright in the images, text, screens and web pages appearing at this Website is owned by North Shore Trust and Savings or others as indicated. You may copy information from our Website for your personal or educational use only, provided that each copy includes any copyright, trademark or service mark notice as they appear on the pages copied. The information and materials may not otherwise be copied, displayed, distributed, downloaded, licensed, modified, published, reposted, reproduced, reused, sold, transmitted, or otherwise used for public or commercial purposes, except as provided in these Terms & Conditions without the express written permission of North Shore Trust and Savings.

Indemnity

Each user of this Website agrees to indemnify and hold North Shore Trust and Savings, its trustees, management, employees and agents harmless from and against all claims and expenses, including attorneys' fees arising out of the use of this Website and the content herein.

Miscellaneous

North Shore Trust and Savings will not be held liable for any damage done to a user's computer, such as a virus being downloaded from a link or site accessed through this Website.

Financial Calculators are provided on the North Shore Trust and Savings Website for your convenience. The information obtained from the use of these calculators is strictly estimates and may not be representative of actual payment amounts. The accuracy of the results is not guaranteed. Differences in these results and results obtained by other means are probable due to rounding or slight differences in the mathematical formulas used.

If you are running a "pop-up stopper", you may have to turn off the "pop-up stopper" in order for all links on the Website to work.

Additional information or comments may be directed to the following:

Information Technology Officer

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