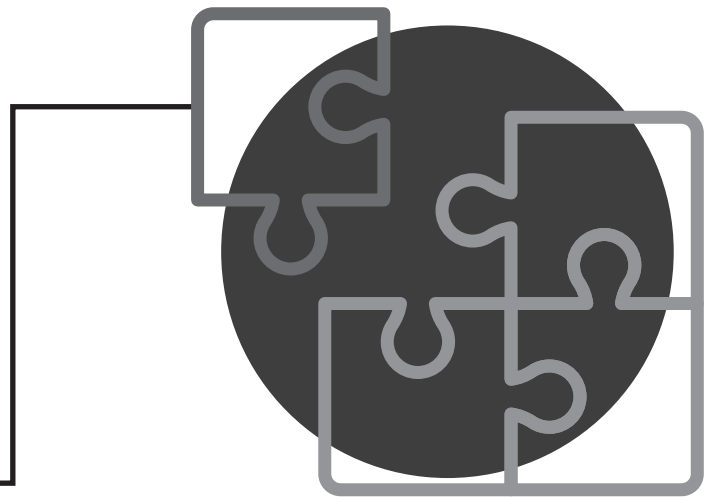


# Important Changes to Your Account Terms



**NORTH SHORE BANK**

Well north of your expectations.<sup>SM</sup>

## DISCLOSURE INFORMATION FOR ABINGTON BANK CUSTOMERS

This booklet contains important disclosures and changes in account terms. **Please review them carefully and retain this copy for your records.**

### 18/65 BENEFITS

A reminder that customers who are 18 years of age and younger or 65 years of age and older receive one service-charge free checking account and one service-charge free savings account. In addition, a reduced fee of \$5.00 per item may be charged against any such account when payment on a check or other transaction on the account has been refused because of insufficient funds or paid despite insufficient funds. If you qualify, let us know of your eligibility.

**Note: Effective, Monday, September 23, some of our product names will change. No other account features will change.**

- Business Checking will change to Rise Business Checking™.
- Premier Business Checking with Interest will change to Thrive Business Checking+™.
- Business Statement Savings will change to Rise Business Savings™.
- Business Money Market will change to Thrive Business Money Market™.

Throughout the disclosure, references to “Bank,” “we,” and “us” mean North Shore Bank and Abington Bank, a division of North Shore Bank (collectively North Shore Bank) and its successors and assigns.

## ERROR RESOLUTION NOTICE

If you think your account statement, passbook, or receipt is wrong, or if you need more information about a transfer listed on your statement, passbook or receipt, call or write us as soon as you can.

Our number for this purpose is: **877.380.2265**

Our address for this purpose is: **North Shore Bank, PO Box 6165, Peabody, MA 01961-6165**

We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared or, if the only transfer possible is a direct deposit to your passbook account, no later than 60 days after the problem or error was FIRST reflected in your passbook or statement. You must provide us:

1. Your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally re-credit your account within 10 business days for the amount you think is in error, so that you may have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to provisionally credit your account for the amount you think is in error. We will tell you the results of our investigation within three (3) business days after we complete it. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

For Stop Payments or if you believe your card, PIN or other access credentials have been lost or stolen, someone has transferred or may transfer money from your account without your permission, or a transfer has been made using the information from your check without your permission, the address has changed to contact the Bank to:

**North Shore Bank, PO Box 6165, Peabody, MA 01961-6165**

**The following changes have been made to the types of electronic transfers available on your account:**

## ONLINE BANKING AND MOBILE BANKING COMPUTER TRANSFERS

We offer online banking which may be accessed by a computer with internet access using a user ID and password. We also offer mobile banking by use of a mobile device with internet access and with the capabilities to support the downloadable mobile banking application. These services may be used to transfer funds from and between checking, statement savings, money market and some passbook accounts and from a Home Equity Line of Credit (HELOC) to checking, statement savings or money market accounts. Online and mobile banking may also be used to make payments to loan accounts held by us or make payments to third parties. You may also access information regarding account balances and other account services. Applicable data charges from your mobile carrier may apply.

## PERSON-TO-PERSON TRANSFERS

We allow you to make transfers from your account to another customer's account held at the Bank. You may make a transfer from your checking, money market, statement savings account or some passbook savings accounts to another customer's checking, money market, statement savings or passbook savings account.

## BANK-TO-BANK TRANSFERS

You may make transfers to or from your checking, money market, statement savings and some passbook accounts held at the Bank and at another financial institution. These types of transfers are completed using ACH debit and credits. Accounts maintained at the other institution must be held in your name and be either a checking or statement savings type account. Transfers between your accounts at another financial institution will generally be received no more than two (2) business days following the scheduled processing date.

## LIMITING YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS

Customer Care business hours:

Monday through Friday 7:30 a.m. to 5:30 p.m., Saturday 8:00 a.m. to Noon. Excluding Federal holidays.

**The following has been added to the Product and Account Disclosure:**

## AUTOMATIC BILLING UPDATER NOTICE OF RIGHT TO OPT OUT

Your Debit card will be automatically enrolled in the free Automatic Billing Updater (ABU) service. ABU helps participating merchants who receive recurring payments from your card have access to current card account information on file. For instance, participating merchants will have access to information about card expiration, or if you report that your card has been lost or stolen. You are entitled to opt out of this service. You may opt out at any time.

If you want to opt out, mail us notice of your intention to opt out at North Shore Bank, Attn: Operations, P.O. Box 6165, Peabody, MA 01961-6165. You must include your name, address, last four digits of your card number and signature. If you opt out, you cannot opt back in at a later time.

<b>FACTS</b>		<b>WHAT DO North Shore Bank and Abington Bank, a division of North Shore Bank (collectively North Shore Bank) DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number and Income</li> <li>• Account Balances and Transaction History</li> <li>• Credit History and Payment History</li> <li>• Overdraft History</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons <i>North Shore Bank</i> chooses to share; and whether you can limit this sharing.	

<b>Reasons we can share your personal information</b>	<b>Does North Shore Bank share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your credit worthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For nonaffiliates to market to you</b>	No	We do not share
<b>Questions?</b>	<b>Call (877) 380-2265 or go to <a href="http://www.northshore-bank.com">www.northshore-bank.com</a></b>	

<b>What we do</b>	
<b>How does North Shore Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Employees are educated and required to maintain strict confidentiality of your personal information. We contractually bind third party companies or vendors to strict confidentiality with respect to any information provided.
<b>How does North Shore Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or make deposit or withdrawals from your account</li> <li>• Pay your bills, apply for a loan or give us your income information</li> <li>• Show your driver's license</li> <li>• Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include those banks that are controlled by or under common control of Hometown Financial Group, Inc.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none"> <li>• <i>North Shore Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include financial institutions with whom we offer investment services and credit card services.</i></li> </ul>
<b>Other Important Information</b>	
<ul style="list-style-type: none"> <li>• We adhere to Massachusetts Data Protection Law, regulation 201 CMR 17.00: Standards For The Protection Of Personal Information Of Residents Of The Commonwealth that mandates personal information be encrypted when stored on portable devices, or transmitted wirelessly or on public networks. Additionally, the regulations call on businesses to utilize up-to-date firewall protection that creates an electronic gatekeeper between the data and the outside world and only permits authorized users to access or transmit data, according to preset rules.</li> <li>• Children's Online Privacy: The law requires parental consent to collect or use information from a child under 13. If you are a child under 13, please show this to your parents and do not use the online services of this institution without verifiable parental consent pursuant to the Children's Online Privacy Protection Act.</li> </ul>	

# FEE SCHEDULE

## NOTICE OF FEE UPDATE

As a community bank, we try hard to keep fees as low as possible. Effective September 23, 2024, the following fees will change:

### ACCOUNT SERVICE FEES

Abandoned Property/Escheatment/Unclaimed Property.....	\$ 100.00 <sup>+</sup>
Account Closed within 6 months.....	Fee eliminated
Account Inactivity (per month)* .....	\$ 5.00 <sup>+</sup>
ATM Service Withdrawal Charge** .....	\$ 1.75 <sup>+</sup>
Domestic Incoming Wire.....	Fee eliminated
Foreign Currency (Purchase or Redemption)*** .....	\$ 10.00 <sup>±</sup>
IRA Annual Fee (per plan) .....	\$ 15.00 <sup>^</sup>
IRA Transfer Fee (per plan) .....	\$ 50.00 <sup>+</sup>
Lost Safe Deposit Box Key.....	\$ 30.00 <sup>+</sup>
Medallion Signature Guarantee .....	Fee eliminated
Temporary Checks (4 checks).....	Fee eliminated

### EBUSINESS SOLUTIONS

ACH Return/Notice of Change.....	Fee eliminated
Domestic Incoming Wire.....	Fee eliminated

+ Fee increased.

± Fee decreased.

^ New fee.

\* Monthly fee will be charged when a checking or savings account with a balance less than \$250.00 has been inactive for 12 months. Does not apply to Landlord Tenant Savings products, Burial Accounts, or accounts eligible for the 18/65 program.

\*\* At ATMs we do not own or operate and that are not part of the Allpoint® or SUM® ATM networks. ATM withdrawals only. Does not apply to Get More Money Market® or Get More Tiered Money Market® accounts.

\*\*\*Foreign currency may be ordered in advance at any branch location.



**AbingtonBank.com | 877.380.BANK (2265)**