

North Shore Bank of Commerce Services Offered

Checking:

| | SIMPLY FREE CHECKING | BETTER THAN CHECKING | NORTH SHORE GOLD CHECKING |
|--------------------------------|---------------------------|---|---|
| Audience | The name says it all | More than a checking account, with a qualifying minimum balance, pays a variable rate of interest | This account is reserved for customers age 50 or better and offers a valuable combination of benefits and services. |
| Minimum Balance | \$0 | \$1000 | \$0 |
| Free Cash Card or Debit Card | Yes | Yes | Yes |
| Free Online & Mobile Banking | Yes | Yes | Yes |
| Free Bill Pay | Yes | Yes | Yes |
| Free Checks | 1st Box | 1st Box | Yes |
| Free Money Orders | No | No | 2 per Day |
| Safe Box Discount | No | No | Yes |
| Overdraft Protection Available | Yes | Yes | Yes |
| Open Account Online | APPLY NOW | APPLY NOW | APPLY NOW |

*Minimum opening deposit of \$100 required except for minor accounts.

Accounts at Zero Balance: All deposit accounts (Checking, Savings and Money Market Savings) with a balance of zero for 35 consecutive days will be automatically closed.



Savings:

| | REGULAR SAVINGS | NORTH SHORE GOLD SAVINGS | MINOR SAVINGS | UTMA SAVINGS |
|------------------------------|--|----------------------------------|--|---|
| Audience | Ideal for people who want to use their savings account for an easily accessible cash reserve | For our better-than 50 customers | For your teen, age 14-18. With a parent/guardian on the account, your teen can learn to manage their own money | (Uniform Transfer to Minor's Act) From newborn to teen, the perfect place to save for your children |
| Minimum Balance | \$50 | \$0 | \$0 | \$0 |
| Interest Bearing | Yes | Yes | Yes | Yes |
| Service Fee | Monthly fee if balance falls below minimum | No | No | No |
| Free Online & Mobile Banking | Yes | Yes | Yes | Yes |
| Free Cash Card | Yes | Yes | No | No |
| Open Account Online | APPLY NOW | APPLY NOW | No | No |

*Minimum opening deposit of \$100 required except for minor accounts

Withdrawals and/or transfers to another person, business or third party account are limited to six per month as prescribed by federal Regulation D. This includes all electronic and manual transfers and withdrawals.

Accounts at Zero Balance: All deposit accounts (Checking, Savings and Money Market Savings) with a balance of zero for 35 consecutive days will be automatically closed.



Money Market Savings:

Both money market accounts have a tiered rate system which means you earn higher rates with a higher balance.

Insured Investment Account

Anyone looking for a higher rate of return without penalties for early withdrawal will want to learn more about the Insured Investment Account.

- \$2,500 minimum balance
- \$10 monthly service charge if balance falls below minimum balance
- Interest accrues daily, paid monthly
- Access your funds with the convenience of writing a check
- Checks are free
- Free Online and Mobile Banking
- Monthly Statement

[APPLY NOW](#)

Preferred Investment Account

If you're looking for the highest rate of return possible in a liquid account (and without risk of penalty for early withdrawal), this is the perfect account for you.

- \$15,000 minimum balance
- \$10 monthly service charge if balance falls below minimum balance
- Interest accrues daily, paid monthly
- Access your funds with the convenience of writing a check
- Checks are free
- Free Online and Mobile Banking
- Monthly Statement

[APPLY NOW](#)

Withdrawals and/or transfers to another person, business or third party account are limited to six per month as prescribed by federal Regulation D. This includes all electronic and manual transfers and withdrawals.

Accounts at Zero Balance: All deposit accounts (Checking, Savings and Money Market Savings) with a balance of zero for 35 consecutive days will be automatically closed.



Certificate of Deposit/Individual Retirement Account:

Certificates of Deposit

With higher earning potential than a regular savings account, a North Shore Bank CD provides a great, low-risk investment opportunity with a guaranteed rate of return. Investing in a CD allows you to save for the future of your dreams, with the financial security of knowing exactly what you will earn, and when you will have access to your funds.

- Flexible term lengths ranging from 91 days to 5 years
- Minimum deposits starting at \$1,000
- Interest accrues daily and compounds quarterly — increasing your earnings
- Monitor the progress of your investment through online banking

[ALL CD RATES & TERMS](#)

[APPLY NOW](#)

Individual Retirement Accounts

To help you save for your future you can invest in any of our CD terms. In addition, we offer an IRA savings account which accepts contributions at any time.

- CDs from 6 months to 5 years
- 18 month term available with \$500 minimum
- IRA savings account with just \$100 minimum
- All earn daily interest and compound quarterly
- IRA deposits are FDIC-Insured up to \$250,000 per person per bank
- Additional IRS taxes may apply; please consult a tax professional

[APPLY NOW](#)

Health Savings Accounts:

If you have a High Deductible qualified Health Plan (HDHP), this is the account for you. An interest bearing checking account where you can put your money away for your current and future medical needs.

- No minimum balance to open
- No monthly service fee
- Free Debit Card
- Checks available
- Monthly statement
- Free Online and Mobile Banking with e-statement
- Subject to IRS regulations

[APPLY NOW](#)

Online Banking & Bill Pay:

Picture paying your bills from the comfort of your couch, at 10pm, without writing a check or buying a stamp!

Online Banking includes Bill Pay services at no additional charge for North Shore Bank customers. Our Bill Pay product "iPay" is designed to help you easily and conveniently manage your bills and account information.

Services include streamlined Bill Pay options, expedited payment options, person 2 person and bank 2 bank transfer options, eBills, and customizable gift or charitable contribution checks.

Signing up for Online Banking or Bill Pay is easy if you already have an account at North Shore Bank. Click the button below to get started today!

[ENROLL HERE](#)

[LOGIN](#)

E-Statements:

Stop waiting for your monthly statements to come in the mail.

eStatements are faster, more convenient, and better for the environment! You get all the same information in an easy-to-read email format and can say good-bye to paper storage and shredding issues.

Signing up is simple. Just log into your online banking account and select E-Documents to start the process.

Contact us if you need assistance. We're always happy to help!



Debit Cards:

Use your North Shore Bank Card wherever MasterCard debit cards are accepted, or use it to get cash at any North Shore Bank ATM or at thousands of MoneyPass® ATM's throughout the country (including over 2,000 Walmart stores) without being charged a transaction fee!

To report a Lost or Stolen debit card, please click [here](#)

See our ATM locator map or the MoneyPass website for a cash machine near you. Android and iPhone users can download the free MoneyPass APP!

Credit Cards:

For all information about North Shore Bank of Commerce Credit Cards (personal and business), please visit:

https://creditcardlearnmore.com/11t3/index?ecdma-1c=01516&ecid=OTHE_25940

Other Services:

North Shore Bank offers a wide array of additional banking products and services designed to give you more convenience in managing your finances.

- **MOVING ACCOUNTS** - Considering a move to North Shore Bank? We would love to have you, and we'll make it easy! We'll assist with the details of transferring your accounts from your current bank, including your direct deposits. Contact us for more information or get the process started with North Shore Bank's convenient Switch Kit.
- **TELEPHONE TELLER** - 218-733-5555 Don't have online access? Take care of all your banking needs from the convenience of your telephone. Contact us for more information and to select your private PIN number.
- **CHECK ORDERS** - Time to reorder checks? Go online to Deluxe.com/checks or call toll free at 1-877-838-5287.
- **U.S. SAVINGS BONDS** - Redeem your Savings Bonds. Want to purchase bonds or check the value of old U.S. Savings Bonds? Use the Savings Bond Calculator at <https://www.treasurydirect.gov>.
- **VISA GIFT CARDS** - Need a gift that never gets returned? The Harland Clarke® Visa® Gift Card is always a welcome gift. Standard design is available for purchase at bank locations. Harland Clarke Visa Gift Cards are prepaid gift cards that can be used anywhere Visa debit cards are accepted. With card amounts as low as \$25, they're sure to fit everyone. This card cannot be reloaded. www.harlandclarkegiftcard.com
- **SAFE DEPOSIT BOXES** - Keep your valuables safe! Offered in various sizes at our Downtown, Lakeside, Hermantown and Woodland locations.
- **WIRE TRANSFER SERVICE** - Contact us for details.



Business:

Business Checking:

North Shore Business Banking offers a variety of checking, savings, and investment account choices, along with a host of related services that will streamline the path to your financial goals. We've also developed account options exclusively for non-profit organizations in recognition and appreciation for the services that they provide our communities.

Commercial Business Checking

Business customers with moderate to high monthly transaction levels.

- Earnings credit may partially or totally offset service fees
- Account Analysis
- Check Images

[APPLY NOW](#)

Business Advantage Checking

Businesses with low to moderate check writing needs.

- Account available with or without interest
- 100 free transactions per month with no monthly service fee
- Check Images

[APPLY NOW](#)

Community Checking

Non profit and other large community organizations.

- Earnings credit may partially or totally offset service fees
- Account Analysis
- Check Images

[APPLY NOW](#)



Business Savings:

North Shore Business Banking offers a variety of checking, savings, and investment account choices, along with a host of related services that will streamline the path to your financial goals. We've also developed account options exclusively for non-profit organizations in recognition and appreciation for the services that they provide our communities.

Regular Business Savings

For business customers looking for a start up savings product with a low minimum balance requirement and a moderate monthly service charge.

- *A low monthly balance requirement waives the monthly service charge.
- \$3.00 monthly service charge if balance drops below \$50.00 for the month.

[APPLY NOW](#)

Insured Investment Account

For business customers looking for a more enticing interest rate while maintaining a modest account balance.

- \$2,500 minimum balance
- \$10 monthly service charge if balance falls below minimum
- Interest accrues daily, paid monthly
- Access your funds with the convenience of writing a check
- Checks are free
- Free Online and Mobile Banking
- Monthly Statement

[APPLY NOW](#)

Preferred Investment Account

For business customers looking for a higher interest rate based on a tiered rate system that will earn you high rates with higher balances.

- \$15,000 minimum balance
- \$10 monthly service charge if balance falls below minimum
- Interest accrues daily, paid monthly
- Access your funds with the convenience of writing a check
- Checks are free
- Free Online and Mobile Banking
- Monthly Statement

[APPLY NOW](#)

Certificates of Deposit

For business customers looking for the best interest rate available with limited liquidity needs.

- A variety of terms and rates are available
- Guaranteed fixed rate of return
- Interest may be compounded or transferred to another NSBC account
- Interest accrues daily and compounds quarterly
- \$1,000 minimum opening deposit
- Early withdrawal penalties apply

[APPLY NOW](#)



Cash Management Services:

ONLINE BANKING SERVICES

[ENROLL HERE](#)

BILL PAY SERVICES

Save a stamp and pay your bills with the click of a button! Contact us to set this up today.

E-STATEMENTS

It's faster, more convenient, and better for the environment. Just log into your online bank account and select E-Documents to start the process, or call us if you need assistance.

QUICK BOOKS

Download available to assist your business with account reconciliation. Contact us to start using this feature today!

REMOTE DEPOSIT

Deposit checks from your office desk, saving gas and money!

DIRECT DEPOSIT

Offer your employees the convenience of having their paychecks deposited directly into an account at the bank of their choice.

MERCHANT SERVICES

North Shore Bank offers a variety of credit and debit card processing solutions for your business.

SWEEP ACCOUNTING

Sweep Accounting links to your North Shore deposit and/or loan accounts to give you more control over your cash flow and maximize the earning power of your money.

WIRE TRANSFER

Fast and accurate, secure payment options for large-dollar transactions.

CREDIT CARDS - Bank cards help you separate business expenses from personal expenses, with cards for you and your employees. We also offer Business Travel Cards with rewards packages. [Learn more.](#)

BUSINESS DEBIT CARDS - Use your North Shore Bank Card wherever MasterCard debit cards are accepted or to get cash at any North Shore Bank ATM or at thousands of MoneyPass ATM's throughout the country without being charged a transaction fee!



Personal Loans:

Home Equity Loans and Lines of Credit:

Maybe the kitchen needs new cabinets or the car needs to be replaced. Perhaps you need to consolidate debt or just want to relax far away from home. We can help. Take advantage of our competitive rates and personal service.

Home Equity Loans

Borrowing against the equity in your home may be the wisest, most affordable means to get things you want. These loans give you an easy to budget, fixed rate, monthly installment payment with no penalty for early payoff.

Home Equity Lines of Credit

These lines offer an easily accessible source of funds to use when, where and however you wish by utilizing the equity in your home. You will be billed monthly for interest due on your outstanding loan balance. This loan has a variable rate.

Personal Loans and Lines of Credit:

Fixed Rate Installment Loan

In the market for a new or used car, boat or RV? A fixed rate installment loan is easy to budget, with set payments and a guaranteed interest rate for the entire term of the loan.

Personal Line of Credit

This unsecured line of credit lets you write yourself a loan when you need it, simply by writing a check. This is a variable rate loan and you will be billed monthly. Payments are based on your loan balance.

Ready Money

Ready Money Lines of Credit offer valuable and convenient overdraft protection if you happen to fall below a zero balance in your checking account. The automatic payments are deducted right from your checking account and rather than paying an NSF fee, the only cost is the variable interest rate on your outstanding balance.



Auto and RV Loans:

Auto Loans & RV Loans

In the market for a new or used car, boat, or recreational vehicle? A fixed rate installment loan is easy to budget, with set payments and a guaranteed interest rate for the entire term of the loan. We offer competitive rates with no penalty for early payoff.

Business Loans:

Loans and Lines of Credit:

Term Loans

Business Term Loans are ideal when financing is required for acquisition, expansion or replacement. Offered with flexible terms at competitive rates and a repayment schedule structured to meet your cash flow.

Lines of Credit

If your business experiences variable cash flows due to seasonal demands, collection of receivables, inventory needs or that unexpected opportunity, a line of credit can work for you to help with your cash requirements. Lines of Credit provide short-term working capital and can be used for overdraft protection.

Letters of Credit

North Shore Bank issues Letters of Credit to help a business customer establish or maintain a relationship with vendors or suppliers.



Commercial Real Estate:

Your Partner in Commerce

At North Shore Bank we see ourselves as more than your financial institution. As you make the decision to embark on a new chapter in business, we want to join you in a long-term partnership and work together to achieve your financial goals. Seeing your business succeed is at the heart of what we do, and we've been doing it in this community for over 100 years.

If you're looking to purchase a new building or facility for your business, or are refinancing your current business property, North Shore Bank can help with commercial real estate loans. We offer competitive fixed or variable rates, and a variety of terms and repayment schedules tailored to meet your needs.

Commercial Construction Loans:

Your Partner in Commerce

North Shore Bank has been partnering with community business owners to build strong organizations for over 100 years. When your business decides to take that next leap, we'd like to be there to partner with you too.

Commercial Construction Loans give you the capital to build the new facility or building for your expanding business or to add on to an existing structure.

We offer competitive rates, and a variety of terms and repayment schedules tailored to meet your needs. Construction loans are structured to include permanent financing once construction is completed.

Small Business Loans:

It happens more than you'd think.

A business owner comes to us for a loan and ends up a lifelong customer. It's not our rates or the fancy armchairs that win them over, but the outstanding customer service we offer. As a locally-owned and locally-operated community bank, decisions about your loan or business accounts are made right here by people who understand you, your business, and your community. So come on in for a loan, and you might decide to stick around for a while! At least we hope so.

The SBA

The SBA (Small Business Administration) was established in 1953 to provide financial, technical and management assistance to help Americans start, run, and grow their businesses. The SBA provides loan guarantees through the "7A" program to start up a business or for expansion of an existing business and direct loans for commercial real estate through the "504" loan program. We can work with you to determine if your business qualifies for SBA financing, prepare the application package, and close the loan upon SBA approval. Find more information about these loans and the program at sba.gov.



Mortgage Lending

Available Mortgages:

FIXED RATE CONVENTIONAL MORTGAGE

These loans have no government insurance, private mortgage insurance, or guarantees for the lender, and have a maximum loan amount of \$647,200. Fixed Rate Mortgages are best if you have the ability to make a cash downpayment of at least 20% and prefer a fixed payment over the life of a loan.

As a general guideline, you may qualify if your monthly mortgage, taxes and insurance payment are 28% or less of gross monthly income, and total monthly debt payments, including house payments, are 43% or less of gross income. If you do not satisfy those qualifications, a larger downpayment or other strong credit factors can help you qualify.

ADJUSTABLE RATE MORTGAGE (ARM)

Rates typically start lower than fixed rate loans and are great for those who need lower monthly payments for the first few years, need more borrowing power, and/or want to qualify for the highest loan amount possible. You can choose an ARM that adjusts interest rate every 1, 3 or 5 years; or a 3/1 or 5/1 ARM where the interest rate is fixed 3 or 5 years after which time it adjusts every year. ARM loans are also attractive for those who only plan to stay in their home for a short period of time.

MINNESOTA POWER LEASED LAND LOAN

Properties on land leased from Minnesota Power can be financed using our portfolio or "in-house" products. You can borrow up to 80% of the lesser of the sale price or value of the house. You can choose from a 5/1 or 1/15 ARM and 10 or 15 year fixed and 30/15 balloon.

JUMBO MORTGAGE

Conventional loans for loan amounts more than \$647,200. Jumbo Loans generally have higher interest rates than conventional loans.

INSURED CONVENTIONAL LOAN

Identical to conventional loans, except for a downpayment requirement as low as 3%. These loans require a mortgage insurance premium, payable monthly until the principal balance drops to 78% of the original purchase price or appraised value, whichever is less.

FHA LOAN

These loans are insured by the Federal Housing Administration (FHA) and require a mortgage insurance premium at closing. They are best for those who have limited funds for downpayment and closing costs (downpayment and closing cost requirement is as low as 3.5% of the purchase price) and who are first time homebuyers or may not qualify for other loan types.

You may qualify if your monthly mortgage, insurance and taxes payment is 31% or less of gross monthly income and your total monthly debt payments, including the house payment, is 43% or less of gross income. The maximum loan amount varies among counties, with most at a maximum of \$420,680.

Mortgage Insurance: FHA requires a mortgage insurance payment at closing, which can be added to your loan. You also must pay a monthly premium of 0.85% of the balance of the loan for the life of the loan.



Available Mortgages (contd.)

VA LOAN

The Veteran's Administration (VA) guarantees these loans for the lender and there is no down payment required. VA Loans are designed for those who are active military or military veterans with limited funds for down payment and closing costs, and who may not qualify for other loan types. Terms: available with a fixed interest rate. Fees: VA requires a "guaranty" fee which is payable at closing. This can be added to your loan. Maximum loan amount available for VA guaranty is dependent on veteran's entitlement.

MINNESOTA HOUSING

Minnesota Housing offers Start Up loans for first time homebuyers (those who have not owned a home in the last 3 years), Step Up loans for repeat buyers and current homeowners, Mortgage Credit Certificate (MCC) loans for first time homebuyers, and down payment and closing cost assistance loans. Borrowers must meet income eligibility guidelines. Maximum purchase price for most Minnesota counties is \$420,680.

Purchase and refinance options are available. Minnesota Housing works with industry standard products including FHA, VA, Conventional (with down payments as low as 3%) and Rural Development and offers low, fixed interest rates for the life of the loan.

Optional down payment and closing cost assistance loans are available. Monthly Payment Loans have an interest rate equal to the first mortgage rate and have a ten year term. Loan amounts go up to \$17,000 and may be used with a Start Up or Step Up first mortgage. Deferred Payment Loans have zero interest and have the same loan term as the first mortgage. They must be repaid when the property is sold, refinanced, or is no longer the primary residence. Loan amounts may go as high as \$12,500 and must be used with a Start Up first mortgage.

Learn more about Minnesota Housing at: www.mnhousing.gov

WHEDA

Wisconsin Housing and Economic Development Authority offers Advantage Conventional loans for First Time Homebuyers (those who have not owned a home in the last 3 years) and for repeat buyers and current homeowners. Along with the first mortgage, Mortgage Credit Certificate (MCC) loans for first time homebuyers and down payment/closing cost assistance loans are also available. Income and loan limits do apply.

Purchase and refinance options are available. WHEDA works with industry standard products including FHA and Conventional (with down payments as low as 3%) and fixed interest rates for the life of the loan.

Optional down payment and closing cost assistance loans are available. Easy Close Monthly Payment Loans have an interest rate equal to the first mortgage rate and have a ten year term. Loan amounts can go up to 6% of the lesser of purchase price or appraised value, and can be paired with either a WHEDA Conventional Mortgage or WHEDA FHA Mortgage. Capital Access Advantage Deferred Payment Loans have zero interest and have the same loan term as the first mortgage. They must be repaid when the property is sold, refinanced, or is no longer the primary residence. The loan amount is the greater of 3% or \$3,050 when paired with a WHEDA Conventional Mortgage, or the greater of 3.5% or \$3,050 when paired with a WHEDA FHA Mortgage.



Refinance:

HERE ARE SOME OTHER REASONS TO REFINANCE:

- As a general rule, if current rates are about 1% below the rate you have now, you should consider refinancing.
- Consolidate your First Mortgage and an Equity Loan. Since Equity Loan rates are usually higher, this could end up saving you money over what you are paying separately.
- Consolidate Other Debt: Credit card debt, for example carries a much higher interest rate than first mortgages and is not tax deductible.
- Use the Equity in your Home for Other Needs: Refinance to get cash for home improvements, college tuition, a new cabin, etc.
- Convert an Adjustable Rate Mortgage (ARM) to a Fixed Rate: Refinancing an ARM loan to a fixed rate will help you get away from variable payments.

THE SIMPLE PROCESS:

- First things first. Figure out how long you plan to live in your house. You should calculate the amount of time it will take to recover your closing costs and begin saving money.
- Next, choose the right type of mortgage. Our Loan Originators can assist you with this.
- Then... apply! You can even **APPLY ONLINE!** And because we make all our loan decisions locally we can usually let you know if you're approved within hours.
- Lastly, learn about the closing process and the right of rescission.

Insurance Services:

Personal:

- Homeowners Insurance
- Auto Insurance
- Life Insurance
- Umbrella Insurance

Business:

- General Liability
- Workers Compensation



Planning and Investment

Individual Retirement Accounts:

It can seem as though the options available for retirement planning are overwhelming and complicated. Many retirement products aren't even available to everyone, but an Individual Retirement Account (IRA) is one way that nearly everyone can save for their retirement. It is also a very smart and tax-efficient way to save.

The two most common types of IRA's are Traditional and Roth. There are benefits to both types, and a consultation with one of our trained Trust Executives can help assist you in choosing which one might be the best option for you.

401k Rollovers:

Often times when someone changes jobs they inadvertently leave behind a chunk of their retirement savings in the form of a 401k. Even in small amounts over a few years time, this can add up when invested properly over future years as part of a comprehensive retirement plan.

North Shore Bank's experienced Trust Executives can meet with you to look at all of the investment vehicles you already have in place as well as additional opportunities we can recommend.

If you participate in an employer sponsored plan, such as a 401(k) or 403(b), you can initiate a rollover - typically when you change jobs or retire. Rolling them over means moving your retirement plan assets from a group plan into an IRA, giving you greater investment flexibility. Additionally, if you have an IRA at another financial institution, you can initiate an asset transfer tax-free. You can also transfer securities held in a brokerage IRA at another financial institution into a North Shore IRA.

We've learned over the years that those without a plan tend to retire without the assets they assumed they would have, and few realize just how expensive it would be in retirement.

Employer Sponsored Retirement Plans:

Attracting and retaining a quality workforce is always a challenge. It's something we focus on every day here at North Shore Bank. And once you have quality employees, you want to make sure you can retain them. Giving your employees the ability to save for retirement through a tax-qualified employer sponsored retirement program helps many employers attract and retain key personnel.

There are various plans to choose from and selecting the proper plan for your organization can be overwhelming. The key to effective plan selection is to determine the arrangement that provides the most advantageous combination of benefits and contribution costs.

Our team of experienced Trust Executives will navigate you through the various options and assist you in making an informed decision for you and your employees. We offer plans that are competitive, affordable, and manageable. We can tailor the solution to fit your industry, size and requirements.



Private Banking

Deposit Solutions:

At North Shore Bank we realize that our Private Banking clientele have unique needs, and to help best serve those we offer a line of deposit services created to provide convenience, flexibility, security, and discretion.

Managing your financial life can be a complicated, time consuming task for executives, professionals and families. You can ease your workload by partnering with a North Shore Private Banking Executive. The knowledgeable, dedicated professional will assist you in managing both your long term and day to day banking needs - whether you need traditional or specialized services.

In addition your Private Banking Executive acts as a liaison to other areas of the Bank such as Mortgage Lending, Business Banking and Investment & Trust.

Credit Strategies:

At North Shore Bank we realize that our Private Banking clientele have unique needs, and to help best serve those we offer credit and lending solutions allowing for convenience, flexibility, security, and discretion.

Experienced and specialized professionals, in an array of financial disciplines, work closely with you to customize credit solutions to meet your specific borrowing needs. Whether you are buying a house, working on a home improvement project, buying a car, or buying a business, we will guide you through a spectrum of borrowing strategies and construct a loan around your specific objectives.

Growing and Preserving Wealth

Investment Management Accounts:

If you're looking for professional investment management, delivered locally, by people who understand fiduciary responsibility, please consider North Shore Investments & Trust. We will work with you to develop a plan designed to achieve your goals, implement and manage the plan for you, and meet with you periodically to review the results.

At North Shore Investments & Trust, you will find the Trust Executive that best fits your family and also know that our entire Trust Department is behind that Executive, working with them to protect you and your family.



Trust Administration:

Naming North Shore Bank as your trustee or personal representative allows you the peace of mind knowing that we will listen and understand your wishes, and that we will make sure they are fulfilled when you aren't able to do so yourself.

This can also lessen the financial and emotional burden on your family members –the burden of the complex task itself, as well as those issues that can arise between family members when one has been awarded more control than another.

Your Trust Executive can lead you through the process, helping you make the best and often most difficult decisions about caring for yourself, your spouse, your children and your parents for the years to come.

Estate Administration:

It can be difficult to discuss the prospect of death with loved ones, especially when you add the topic of money into the mix. North Shore Bank has a local team of knowledgeable Trust Executives who are experienced in these exact types of conversations and are here to help your family navigate them.

Estate planning is an important part of any comprehensive financial plan. Naming North Shore Bank as your trustee or personal representative allows you the peace of mind knowing that we will listen and understand your wishes, and that we will make sure they are fulfilled when you aren't able to do so yourself. In addition, we will make sure to manage your plans with the utmost discretion, understanding the need for privacy and often unique family dynamics.

Foundation and Non Profit Account Administration:

North Shore Bank has been doing business in this community for over 100 years, and for just as long we've been dedicated to supporting area non-profit organizations, foundations, and several Arts & Culture organizations.

One way that we support the unique needs of area non-profits and foundations is to provide investment management and account administration services through North Shore Investments & Trust.



Mobile Banking Services:

Mobile Banking:

Our impressive Mobile App has everything you need to manage your accounts.

Features include:

| | |
|-------------------------------|---------------------------|
| Biometric login | "One Click" Payments |
| Quick Balance | Person 2 Person ACH |
| iPay integration | Bank 2 Bank ACH |
| Mobile Check Deposit | eBill |
| E-Statements | Expedited Payment Options |
| View Check Images | Gift and Donation Checks |
| Speech Recognition | Loan Application |
| Personal Financial Management | |

ENROLL

You can enroll from your mobile device, simply download the app and begin.



Mobile Check Deposit:

Mobile Check Deposit (MCD) is now available through North Shore Bank's Mobile App. MCD is a service that allows you to safely and securely deposit checks directly into your North Shore Bank checking or savings account using a photo of the check taken with your smartphone or tablet. Mobile Check Deposits can be submitted from anywhere, anytime, 24 hours a day, 7 days a week, 365 days a year.

**Deposits submitted by 4:00pm will be processed the same day. Deposits submitted after 4:00pm will be processed on the next business day.*



MobiMoney:

Features Include:

Manage your account from your phone

Turn debit cards on and off with a single touch

Receive transaction alerts instantly

Restrict usage by merchants and locations

Change alerts or restrictions at any time

Place spending limits

View transaction history

Best of all, its FREE to download and FREE to use!

DOWNLOAD

To get started, simply download visit the app store on your mobile device:



Text Banking:

For those without smart phones, or those not wanting to use data for our Mobile App, we also offer Text Banking! You can check your account balances, review recent transactions, or transfer funds on your accounts from your phone by simply sending a text.

ENROLL

To initiate the enrollment process; if you are a Mobile App user simply click "Text Banking" on the menu and accept the terms and conditions. If you want Text Banking without utilizing our Mobile App, please contact us.

| Command | Description |
|-----------------|---|
| bal | List your account balances for your subscribed accounts |
| bal xxxx | Show the balance for the specified account. (xxxx=last four of your account number) |
| bal pseudo | Show the balance for the specified amount. (pseudo=pseudo name you gave your account) |
| xfer xxxx yyyy | Transfer funds between active SMS accounts (xxxx=last four of the source account number) (yyyy=last four of the destination account number) |
| hist | Show recent transactions for your accounts. |
| hist pseudo | Show recent transactions for the specified account. (pseudo=pseudo name you gave your account) |
| help | Show list of available commands. |
| stop or suspend | Immediately suspends the SMS service. |



Online Banking & Bill Pay

Online Banking and Bill Pay:

Picture paying your bills from the comfort of your couch, at 10pm, without writing a check or buying a stamp!

Online Banking includes Bill Pay services at no additional charge for North Shore Bank customers. Our Bill Pay product "iPay" is designed to help you easily and conveniently manage your bills and account information.

Services include streamlined Bill Pay options, expedited payment options, person 2 person and bank 2 bank transfer options, eBills, and customizable gift or charitable contribution checks.

Signing up for Online Banking or Bill Pay is easy if you already have an account at North Shore Bank. Click the button below to get started today!

North Shore Bank ATM Location



DOWNTOWN (ATM)

131 W. Superior St.
Duluth, MN 55802

0.00 miles
[Get Directions](#)



DOWNTOWN AUTO BANK (ATM)

2nd Ave W & 1st St.
Duluth, MN 55802

0.05 miles
[Get Directions](#)



WOODLAND (ATM)

17 E. Calvary Road
Duluth, MN 55803

4.66 miles
[Get Directions](#)



LAKESIDE (ATM)

4801 E. Superior St.
Duluth, MN 55804

4.70 miles
[Get Directions](#)



HERMANTOWN (ATM)

4810 Miller Trunk Highway
Hermantown, MN 55811

4.78 miles
[Get Directions](#)



Hours of Operation



DOWNTOWN BRANCH

131 W. Superior St.
Duluth, MN 55802
218-722-4784

LOBBY HOURS:

Monday - Friday 8:30 - 5:00

MORTGAGE SERVICES:

Elizabeth Lundgren, Mortgage Originator
Mary Costley, Mortgage Originator

0.00 miles
[Get Directions](#)



DOWNTOWN AUTO BANK

2nd Ave W & 1st St.
Duluth, MN 55802
218-722-4784

LOBBY HOURS:

Temporarily closed

DRIVE-THRU HOURS:

Monday - Friday 8:30 - 5:00
Saturday: Temporarily closed

0.68 miles
[Get Directions](#)



SUPERIOR, WI - NORTH SHORE MORTGAGE

Blaine Business Center - Suite 210, 823 Belknap St.
Superior, WI 54880
715-392-1487

MORTGAGE SERVICES:

Rhonda Adams, Mortgage Originator

4.47 miles
[Get Directions](#)





LAKESIDE

4801 E. Superior St.
Duluth, MN 55804
218-525-1977

LOBBY HOURS:

Monday - Friday 8:30 - 5:00

DRIVE-THRU HOURS:

Monday - Friday 8:30 - 5:00
Saturday 9:00 - 12:00

4.70 miles

[Get Directions](#)



HERMANTOWN

4810 Miller Trunk Hwy.
Hermantown, MN 55811
218-727-8563

LOBBY HOURS:

Monday - Friday 8:30 - 5:00

DRIVE-THRU HOURS:

Monday - Friday 8:30 - 5:00
Saturday 9:00 - 12:00

MORTGAGE SERVICES:

Chana Stocke, Mortgage Originator
Kathryn Gunderson, Mortgage Originator
Janice Merrill, Mortgage Originator

4.92 miles

[Get Directions](#)



WOODLAND OFFICE

17 E. Calvary Rd.
Duluth, MN 55803
218-728-4274

LOBBY HOURS:

Monday - Friday 8:30 - 5:00

DRIVE-THRU HOURS:

Monday - Friday 8:30 - 5:00
Saturday 9:00 - 12:00

4.97 miles

[Get Directions](#)



CLOQUET - NORTH SHORE MORTGAGE

807 Cloquet Ave. Suite 100
Cloquet, MN 55720
218-625-1263



