

**Simply Free Checking Account w/Debit Card, Online Banking,  
e-Statements, Direct Deposit for new checking account customers\*\***

A \$103 Anniversary Reward will be given when all of the bundled products are set up and a qualifying direct deposit has been received for two (2) consecutive months.

**\*Terms & Conditions:**

- Special Anniversary Promotion is valid September 1-30, 2018.
- Direct Deposit – “A qualifying direct deposit is an electronic deposit received through the Automated Clearing House (ACH) system for the customer’s wages, governmental payments such as Social Security, retirement or investment income in a monthly amount of at least \$300.”
- \*\*A new checking account customer is defined as someone who currently does not have a checking account with North Shore Bank. The reward is limited to only one checking account per new checking account customer.
- Anniversary Reward will be deposited into your checking account within 30 days after all eligibility requirements have been satisfied.
- Account must remain open to receive reward. Reward will be electronically deposited into the account.
- North Shore Bank will report reward as income on Form 1099 if required by applicable law. Reward recipient is responsible for any taxes. Consult your tax advisor.
- Opening deposit of at least \$100.

**Referral Program:**

Current North Shore Bank checking account customers who refer a friend will receive \$103 for each referral. Limit of five (5) referrals per account [customer]. Referrals will be paid 30 days after the direct deposit requirements for the new account holder are met. Reward will be deposited into the referring customer’s checking account.



**NORTH SHORE  
BANK**

Personal  
Banking

Business  
Banking

Mortgage  
Services

Private  
Banking

Investments  
& Trust

Retirement  
Solutions

*Timothy T. Gathorn*  
Secretary of the Treasury.