



# NORTH SHORE BANK

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



NORTH SHORE BANK  
WELCOME GUIDE

Everything  
you need to know  
to be in the know

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# A Whole Suite of Very Cool Products and Services From Which to Choose

**BECAUSE MONEY  
DOESN'T GROW ON TREES**

Hello there and welcome to North Shore Bank. We're super excited to be teaming up with Beverly Bank and we're confident that once you learn about all of the bennies, perks and extras that this means for you, you'll be thrilled too.

What are we talking about?

Well, more banking locations for starters...

more ATMs...

more services...

and, more banking experts to help you meet your financial goals

We've put together this booklet to help introduce you to all of the awesomeness that makes North Shore Bank, well, North Shore Bank. So sit down, relax, and take a minute to browse through and get to know North Shore Bank.

If you're the type who thinks reading brochures is old fashioned, not to worry—you can find all of this info, and more, online at **[beverlybank.com/conversion](http://beverlybank.com/conversion)**. Of course you can also call us at **978-922-0857** during our regular banking hours or stop by any of our branches (all listed on the back).

**It's great to meet you.**

# FAQs

## YES, IT CAN BE CONFUSING, WE KNOW.

So here are some answers to the questions we hear most often.

### **Q. When will the conversion to North Shore Bank be completed?**

- A.** The final conversion will be complete on Monday, March 16, 2020. Over the weekend of March 14 and 15, Beverly Bank will transition all accounts, products and services to North Shore Bank.

### **Q. Will my account number(s) change?**

- A.** No. There will be no changes to your account number(s).

### **Q. What's going to happen to my payroll direct deposits and/or social security payments?**

- A.** Your current ACH electronic transfers and ACH credits will continue to be deposited directly into your account.

### **Q. Will I get a new Debit/ATM card?**

- A.** Yes. If you currently have an active Beverly Bank Debit/ATM card, your new North Shore Bank Debit card will be mailed the week of March 16. The card carrier will provide activation instructions. You may continue to use your Beverly Bank Debit/ATM cards until your new North Shore Bank card(s) arrive. Your current Beverly Bank Debit/ATM cards will be deactivated on April 30.

### **Q. How should I handle my recurring debit card payments?**

- A.** Please remember to give your new card information to all receivers of recurring payments before you activate your new card — for instance, any health club memberships, Netflix accounts, or EasyPay etc.

### **Q. Can I continue to use my Beverly Bank checks?**

- A.** Yes. You can continue to use any Beverly Bank checks you have.

### **Q. Will I still have overdraft protection?**

- A.** Yes. If you currently have overdraft protection for your Beverly Bank checking account for checks, ACH, ATM and debit transactions, you'll continue to receive this protection from North Shore Bank.

### **Q. What is North Shore Bank's routing number?**

- A.** Your new routing number for North Shore Bank is 211371298.

### **Q. Will my employer or their payroll company need to update to the new North Shore Bank routing number?**

- A.** NSB will continue to accept direct deposit and automatic payments under the Beverly Bank routing number. The Federal Reserve Bank will issue a Notice of Change (NOC) to all originators — advising them to update their records with the North Shore Bank routing number. Some originators will do this automatically, while others may require their employee/recipient to confirm the change. It is best to be prepared and let your employer or anyone else that makes electronic entries to your account know of the change.

### **Q. What's going to happen to my loan?**

- A.** If you have a Beverly Bank loan, it will continue in effect in accordance with the terms of your promissory note.

### **Q. Where can you make loan payments?**

- A.** As of March 16, 2020, loan payments can be mailed to:

North Shore Bank  
P.O. Box 6165  
Peabody, MA 01961-6165  
Attention — Loan Servicing

Payments can also be made at any North Shore Bank branch. For a complete listing, visit [northshore-bank.com/branches](http://northshore-bank.com/branches).

### **Q. Will loan payments continue to be automatically deducted from my account?**

- A.** Yes. Any electronic payment arrangement will continue uninterrupted.

### **Q. Will I still be able to use my existing home equity checks?**

- A.** Yes, when your current stock of Beverly Bank home equity checks runs out, they will be re-issued with the North Shore Bank name.

### **Q. Will there be changes to my individual retirement account(s) (IRA)?**

- A.** As of Monday, March 16, 2020, North Shore Bank will become the new custodian/trustee of your IRA.

### **Q. Does North Shore Bank have Telephone Banking?**

- A.** Yes. North Shore Bank's free "Voice Banking" system can be accessed by calling (877) 713-7000. Logging in the first time after March 16 will require the use of a temporary password — the last four digits of your social security number. You will then be required to change your password.

### **Q. Will the insurance coverage levels on my accounts change?**

- A.** No. You will enjoy the same deposit insurance coverage levels as before. The Federal Deposit Insurance Corporation (FDIC) will insure balances up to \$250,000, per depositor and ownership category, and the Share Insurance Fund (SIF) will cover amounts in excess of \$250,000.

### **Q. When will I receive a final deposit statement from Beverly Bank?**

- A.** Your final Beverly Bank statement will be dated on March 13, 2020. All account holders will receive a paper statement which will not display any interest earned for that period. That interest will be included on your new North Shore Bank statement which will be dated at month's end.

### **Q. Will I continue to receive eStatements?**

- A.** Yes. Your electronic statement information will be converted; however upon your first visit after conversion, you will be prompted to accept the new E-sign Agreement and North Shore Bank Terms and Conditions.

### **Q. Will I need to download a new mobile banking app for my phone?**

- A.** Yes. You'll need to delete the Beverly Bank app and download the North Shore Bank app. Depending on your mobile device, visit either the Apple App Store or Google Play Store and download the North Shore Bank app using the search term "North Shore Bank Mobile."

## CAN'T FIND THE ANSWER TO YOUR QUESTION?

Visit [beverlybank.com/conversion](http://beverlybank.com/conversion) or give us a call at 978-922-0857.

# Consumer Banking

TOTALLY AWESOME FEATURES TO HELP YOU  
GET MORE BANG FOR YOUR BUCK



Decisions. Decisions. Decisions. It's your money so you get to spend it, save it and manage it, however you choose. But with all of these different checking, borrowing, savings, and retirement options, you might need a little help figuring out which is best for you. We're here to help!

Don't remember which account(s) you currently have? They're listed on "Your Personalized North Shore Bank Account Summary" we've included in this packet.

## Consumer checking

You can't go wrong here — check out just some of the cool checking features below. For a complete listing of features and benefits visit [northshore-bank.com/compare](http://northshore-bank.com/compare).

	Advantage Checking	Interest Checking	Free Checking	Student Checking
Free Online Banking and Bill Pay	+	+	+	+
Free Mobile Banking*	+	+	+	+
ATM Surcharge Rebates	Unlimited	Up to \$10 per statement cycle	None	Up to \$10 per statement cycle
Earns Interest	Yes	Yes — Pays a significantly higher interest rate on balances up to \$50,000	No	No
Monthly Maintenance Fee	\$20 monthly maintenance fee is waived with \$10,000 in combined average daily balances in savings, CD, checking or money market	\$20 monthly maintenance fee is waived with \$10,000 in combined average daily balances in savings, CD, checking or money market	None	None

\* North Shore Bank does not charge a fee for this service but message and data rates may apply.

## Consumer savings

North Shore Bank statement savings, CDs, money market and retirement accounts can meet all your financial needs. Whether you're looking to invest short term, long term or any term in between, we have a product that's suited for you. For details on all of our Personal Savings accounts or to check out our rates, visit [northshore-bank.com/savings](http://northshore-bank.com/savings).



# Business Banking

GOING ABOVE AND BEYOND TO HELP  
YOUR BUSINESS TAKE OFF



For more than 130 years, we've been providing businesses like yours with the types of commercial lending programs and cash management solutions you need to make the most of your investment dollars and help your business thrive. We get it. We're a local business too.

As of March 16, 2020, your business account(s) will have automatically been converted to North Shore Bank products (see enclosed "Your Personalized North Shore Bank Account Summary"). However, now that you're part of North Shore Bank, our business experts can help you explore other options.

## Business checking

Whether you're small, medium, or larger-sized, North Shore Bank has a checking account that will fit your business just right.

	Business Earnings Checking	Business Interest Checking	Free Business Checking
Unlimited Free Monthly Transactions	+	+	+
Free Online and Mobile Banking*	+	+	+
Earns Interest	No	Yes	No
Monthly Statements	Paper or eStatement**	Paper or eStatement**	Paper or eStatement**
Monthly Maintenance Fee	\$25 monthly maintenance fee can be offset using earning credits***	\$15 monthly maintenance fee is waived with a minimum daily balance of \$2,500 (waived for non-profit organizations)	None

\* North Shore Bank does not charge a fee for this service but message and data rates may apply.

\*\* There is a \$5.00 monthly fee for images with a paper statement. No fee for images with eStatements.

\*\*\* Earning Credits apply to eligible balances and is established at the bank's discretion and may be changed at any time.

## Business savings

Why let excess cash sit in your business checking account? North Shore Bank offers accounts that fit the way your company saves. Depending on your needs — liquidity or maximum return — you can choose from traditional savings, money market or certificates of deposits (CDs) as well as more sophisticated cash management products and services. For details on all of our Business Savings accounts, visit [northshore-bank.com](http://northshore-bank.com).

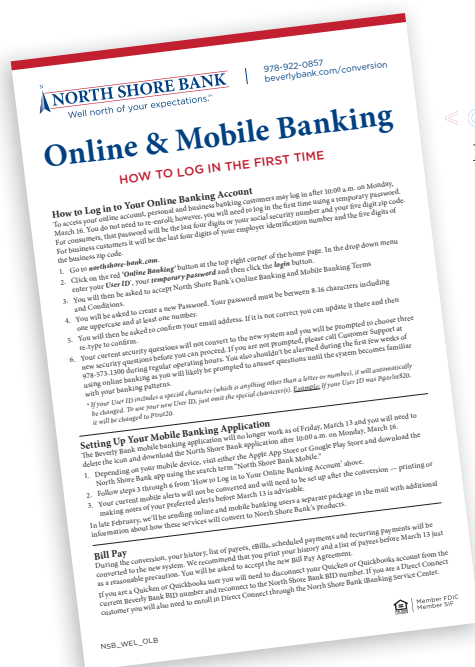
# Online + Mobile Banking

WHATEVER BANKING SERVICES YOU NEED,  
WHEREVER AND WHENEVER



These days pretty much everything can happen at your fingertips, including managing your finances. Whether it's for personal or business banking, our online and mobile banking services allow you to stay connected without ever stepping inside a branch.

- + Check account balances
- + Transfer funds between accounts
- + Pay bills
- + View eStatements
- + Set up account alerts
- + Track your finances through our Personal Financial Management Center
- + Export information to popular personal finance programs



## GETTING STARTED IS EASY

For a step-by-step activation guide, refer to the insert included with these materials.

## Did we mention that all of these products and services are FREE?

Of course we're here at your local branch and would love to see you or talk with you in person. But that's so yesterday.

### FREE online bill pay

- + Pay single bills, or set up recurring frequencies
- + Link other online vendors through e-Bill presentment
- + Obtain verification emails when payments are completed
- + Insure same-day delivery with Expedited Payment Option\*
- + Transfer money to accounts at other financial institutions

*\*Expedited Payment Option is a special service which results in additional fees per bill payment. Fees associated with option services are not included in the base North Shore Bank online banking package.*

### FREE eStatements

- + Online statement storage
- + Monthly e-mail notification when your statement is ready for viewing
- + Secure online access—providing additional protection from identity theft
- + The ability to print, download or save statements to your computer
- + An environmentally-friendly alternative to paper statements

### FREE mobile banking

- + Check balances
- + View account history
- + Transfer funds
- + Pay bills
- + Get Instant Balances
- + Text banking
- + Mobile deposits
- + Fingerprint login

## READY FOR MORE?

We're just getting started. Check out all of the really cool online and mobile products and services available to you at [northshore-bank.com](http://northshore-bank.com).

# Locations

**WE'RE HERE TO HELP YOU.**

Starting on March 16, 2020, we invite you to stop by any one of our 18 full-service branches or call Customer Support at **978-573-1300**.

## **Andover St., Peabody**

248 Andover Street (Rt. 114)  
Peabody, MA 01960  
978-532-4200

## **Brimbal Ave., Beverly**

140 Brimbal Avenue  
Beverly, MA 01915  
978-236-1010

## **Cabot St., Beverly**

254 Cabot Street  
Beverly, MA 01915  
978-922-0857

## **Cliftondale Square, Saugus**

489 Lincoln Avenue  
Saugus, MA 01906  
781-231-5813

## **Danvers**

48 Elm Street  
Danvers, MA 01923  
978-739-1007

## **Dodge St., Beverly**

63 Dodge Street  
Beverly, MA 01915  
978-927-5283

## **Enon St., Beverly**

48 Enon Street  
Beverly, MA 01915  
978-921-2383

## **Hamilton St., Saugus**

One Hamilton Street  
Saugus, MA 01906  
781-231-5810

## **Highland Ave., Salem**

319 Highland Avenue  
Salem, MA 01970-1738  
978-744-2722

## **Lafayette St., Salem**

73 Lafayette Street  
Salem, MA 01970  
978-745-1941

## **Lynn Fells Parkway, Saugus**

412 Lynn Fells Parkway  
Saugus, MA 01906  
781-231-3800

## **Merrimac**

One West Main Street  
Merrimac, MA 01860  
978-346-8661

## **Middleton**

237 South Main Street  
Middleton, MA 01949  
978-739-1023

## **Newton, NH**

29 South Main Street  
Newton, NH 03858  
603-382-1311

## **Peabody Square**

32 Main Street  
Peabody, MA 01960-5552  
978-538-7000

## **Washington St., Peabody**

167 Washington Street  
Peabody, MA  
978-977-5356

## **West Peabody**

637 Lowell Street  
Peabody, MA 01960  
978-536-2720

## **OPENING IN MARCH Reading**

31 Harnden Street  
Reading, MA 01867



# NORTH SHORE BANK

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

978-922-0857 | [beverlybank.com/conversion](https://beverlybank.com/conversion)