



WEST SHORE BANK

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SIMPLE SECURE CHECKING

- **Simple Secure Checking**
 - \$6.00 monthly service fee
 - \$4.00 for those under 25 or 62+
 - Waived if you have \$5,000 or more in average daily balance
 - Includes free digital banking services (Online banking, mobile banking, bill pay), WSB mobile deposits, free debit card with Extra Awards, and a free annual investment review.
 - \$50 minimum deposit to open
 - No minimum balance requirements
 - All Secure Checking products include secure benefits at no additional charge.

- **IDPROTECT®** – identity theft monitoring and resolution service for you and your joint account owners¹
 - **Single Bureau Credit File Monitoring*** – daily credit file monitoring and automated alerts of key changes to your Experian credit report.
 - **Identity Monitoring*** – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan and if your scan reflects a high-risk score, you will be notified.
 - **Credit Report** – ability to request a single bureau credit report every six months or upon opening a resolution case.
 - **Credit Score***,³ – ability to request a single bureau credit score every month.
 - **Credit Score Tracker** – Receive valuable insight into your credit score.^{3,4}
 - **Up to \$10,000 Identity Theft Expense Reimbursement Coverage²** – to cover expenses associated with restoring your identity.
 - **Fully Managed Identity Theft Resolution Services** – access to a dedicated fraud specialist assigned to manage your case who will work with you until your identity is restored.
 - **Debit and Credit Card Registration*** - Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen.
 - **Dark Web Monitoring*** – monitor your personal information on the dark web and receive alerts when your personal information is exposed online with our Dark Web Monitoring identity theft prevention product, also known as cyber monitoring.
 -



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- **Financial Wellness 360°** – Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness (*available via West Shore Bank Online or Mobile banking and at westshorebank.clubchecking.com only*).
- **Accidental Death & Dismemberment Insurance²**
- **Cellular Telephone Protection²** – Receive up to \$600 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad.
- **Debit Advantage® – Buyer’s Protection² and Extended Warranty²**
- **Travel and Leisure Discount** – (*available via West Shore Online banking and at westshorebank.clubchecking.com*)
- **Health Discount Savings** – (*This is NOT insurance*)
- **\$shopping Rewards™** – (*available via West Shore Online banking and at westshorebank.clubchecking.com*)
- **Telehealth^{*,5}** Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to help with urgent care or mental health for you and your family – all with zero copays.

* Registration/activation required

¹ Benefits are available to personal checking account owner(s) and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration, and/or activation. Benefits are not available to a “signer” on the account who is not an account owner or to businesses, clubs, organizations, and/or churches and their members, or schools and their employees/students. For revocable grantor trusts, Benefits are available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, Benefits are available to the beneficiary, who must be the primary accountholder (Fiduciary is not covered).

² Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Guide to Benefit and insurance documents are enclosed and can be found online at westshorebank.clubchecking.com. If you wish to name a beneficiary for your accidental death and dismemberment insurance coverage, please complete a beneficiary form. If there is no designated beneficiary on file, benefits will be paid according to the Master Policy. As an eligible accountholder, you are enrolled as a member of the Econocheck Association, of which your financial institution is a sponsor. For more information, please visit westshorebank.clubchecking.com or call 866-210-0361. **Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.**

³ You will have access to your credit report and score provided your information has been



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verified by the CRA. Credit score is a VantageScore 3.0 based on Experian data. Third parties may use a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.

⁴ Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.

⁵Available for the accountholder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.

⁶Standard text messaging and data plan rates may apply. Consult your mobile service provider for details on specific fees and charges that may apply.



INTEREST SECURE CHECKING

- **Interest Secure Checking**
 - \$10.00 monthly service fee
 - Waived if you have \$10,000 or more in average daily balance or have \$25,000 in deposits (combined personal, checking, savings, and CD's)
 - Earns tiered interest on balances of \$1,000 or more.
 - Includes free digital banking services (Online banking, mobile banking, bill pay), WSB mobile deposits, free debit card with Extra Awards, and a free annual investment review.
 - \$100 minimum deposit to open
 - Up to \$7 of WSB's ATM fees waived when using non-WSB ATMs in statement cycle.
 - Free Checks (1 box/year)
 - Free e-statements (\$3 monthly fee for paper statements)

- **IDPROTECT®** – identity theft monitoring and resolution service for you and your joint account owners¹
 - **Single Bureau Credit File Monitoring**** – daily credit file monitoring and automated alerts of key changes to your Experian credit report.
 - **Identity Monitoring**** – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan and if your scan reflects a high-risk score, you will be notified.
 - **Credit Report** – ability to request a single bureau credit report every six months or upon opening a resolution case.
 - **Credit Score**³** – ability to request a single bureau credit score every month.
 - **Credit Score Tracker** – Receive valuable insight into your credit score.^{3,4}
 - **Up to \$1,000,000 Identity Theft Expense Reimbursement Coverage²** – to cover expenses associated with restoring your identity.
 - **Fully Managed Identity Theft Resolution Services** – access to a dedicated fraud specialist assigned to manage your case who will work with you until your identity is restored.
 - **Debit and Credit Card Registration**** - Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen.



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- **Dark Web Monitoring**** – monitor your personal information on the dark web and receive alerts when your personal information is exposed online with our Dark Web Monitoring identity theft prevention product, also known as cyber monitoring.
- **Financial Wellness 360°** – Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness (*available via West Shore Bank Online or Mobile banking and at westshorebank.clubchecking.com only*).
- **Accidental Death & Dismemberment Insurance²**
- **Cellular Telephone Protection²** – Receive up to \$800 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad.
- **Debit Advantage® – Buyer’s Protection² and Extended Warranty²**
- **Travel and Leisure Discount** – (*available via West Shore Online banking and at westshorebank.clubchecking.com*)
- **Health Discount Savings** – (*This is NOT insurance*)
- **\$hopping Rewards™** – (*available via West Shore Online banking and at westshorebank.clubchecking.com*)
- **Telehealth^{*,5}** – Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to help with urgent care or mental health for you and your family – all with zero copays.
- **Roadside Assistance Service²** – 24-hour coverage for roadside assistance.
- **Rideshare Protection²** – Coverage while traveling in a vehicle operated by a Transportation Network Company (*Not available to residents of MO, NY, or WA*).

**Registration/activation required

¹ Benefits are available to personal checking account owner(s) and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration, and/or activation. Benefits are not available to a “signer” on the account who is not an account owner or to businesses, clubs, organizations, and/or churches and their members, or schools and their employees/students. For revocable grantor trusts, Benefits are available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, Benefits are available to the beneficiary, who must be the primary accountholder (Fiduciary is not covered).



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² Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Guide to Benefit and insurance documents are enclosed and can be found online at westshorebank.clubchecking.com. If you wish to name a beneficiary for your accidental death and dismemberment insurance coverage, please complete a beneficiary form. If there is no designated beneficiary on file, benefits will be paid according to the Master Policy. As an eligible accountholder, you are enrolled as a member of the Econocheck Association, of which your financial institution is a sponsor. For more information, please visit westshorebank.clubchecking.com or call 866-210-0361. **Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.**

³ You will have access to your credit report and score provided your information has been verified by the CRA. Credit score is a VantageScore 3.0 based on Experian data. Third parties may use a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.

⁴ Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.

⁵ Available for the accountholder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.

⁶ Standard text messaging and data plan rates may apply. Consult your mobile service provider for details on specific fees and charges that may apply.



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BASIC CHECKING

- **Basic Checking:**
 - No monthly maintenance fee.
 - Non-interest bearing.
 - No minimum balance required.
 - \$50 minimum deposit to open.
 - Free eStatements. (Paper statements available for \$3, monthly. Free for ages 62+)
 - If a customer receives check images on their paper statements, there is an additional \$3 fee so the total statement fee would be \$6.00
 - Includes free digital banking services (Online banking, mobile banking, bill pay), WSB mobile deposits, and a free debit card with Extra Awards.
 - Unlimited check writing.

STUDENT CHECKING

- **Student Checking:**
 - Must be 15 years or older
 - Adult parent or guardian must be a joint owner if under age of 18
 - No monthly maintenance fee
 - No minimum balance requirements
 - \$10 minimum deposit to open
 - Automatically converts to a Simple Secure checking account after 6 years
 - Includes free digital banking services (Online banking, mobile banking, bill pay), WSB mobile deposits, and a free debit card with Extra Awards.
 - Free eStatements (paper statements available for \$3 monthly)
 - Student ID, work permit, or valid driver's license required



DEBIT CARD

- **Debit Card**
 - Use it to access accounts at an ATM or make purchases at any of the 14 million locations worldwide that accept MasterCard.
 - Just like a check, the money is deducted from a checking account, rather than charging it like a credit card.
 - Use a Debit card as a credit (signature based transaction) or as a debit (PIN based transaction).
 - \$300 cash ATM limit per business day.
 - \$1500 POS limit per business day.

- **Extra Awards**
 - Rewards program based on giving millions of choices to our customers on what to get with points earned on day-to-day purchases.
 - Earns 1 point for every \$4 spent.
 - Redeem points for merchandise, gift cards, or travel. Even redeem your points for cash (minimum \$50) by direct deposit into your West Shore Bank checking or savings account.
 - Points are redeemable for 24 months after they are earned.
 - Visit westshorebank.com for link to register your debit card



DIRECT DEPOSIT

- Easy and convenient way for customers to deposit funds electronically from (but not limited to):
 - Social Security or other governmental agencies
 - Payroll
 - Pension
- Fewer trips to the bank.
- Prompt deposits.
- No possibility of lost, stolen, or forged checks.
- Electronic Direct Deposit allows customers to provide payroll data and have the funds directly deposited from their account into accounts specified by their employees at any financial institution.



DIGITAL BANKING SERVICES

West Shore Bank Touch

- A seamless experience with consistent look and feel across all devices
- Free, secure, and easy-to-use service for West Shore Bank customers
- Make more time for yourself; fewer bank trips necessary
- Encrypted service to keep information secure
- Manage a number of banking activities anytime - at home or on the go:
 - View account balances and history
 - Transfer funds between accounts held at West Shore Bank
 - Transfer Funds between West Shore Bank accounts and other financial institution accounts
 - Set Debit and Credit card controls
 - Track spending
 - Set budgets and financial goals
 - View accounts at other financial institutions
 - View check and deposit images
 - Access electronic statements
 - Set balance and transaction alerts
 - Chat securely with a Customer Care representative
 - And more
- Pay Bills
 - Pay one-time or recurring bills with ease
 - Pay a person through email
 - Schedule payments in advance
 - Set up automatic recurring payments
 - Set up payment reminders
 - Have all payee information in one convenient place
 - Reduce paper waste
 - Save on postage fees
- Deposit Checks
 - Enroll by selecting the deposit button on your dashboard and follow the instructions
 - Deposit checks anytime, anywhere on our app from your mobile device
 - Deposit your check in just a few quick clicks:



DIGITAL BANKING SERVICES (CONTINUED)

- Enter the check amount
- Select the account into which you want to make the deposit
- Take a picture of the front and back of your check, following the on-screen instructions (make sure you sign it). Remember, the check must also be endorsed with "MOBILE DEPOSIT"
- Verify that everything on the screen is correct, then hit "Submit"
- eStatements
 - Save paper and protect the environment
 - Fast, free, and easy alternative to paper statements
 - Easier to retrieve info when needed
 - Reduce chances of fraud and identity theft
 - Arrive faster than paper statements
 - Simplify recordkeeping
 - Easily access past statements
 - Ability to download for permanent storage or print if needed
 - Receive email notice when new eStatement is ready to view
 - To enroll in eStatements:
 - Click on an account and then click "Documents".

Supported Devices and Browsers

- Mobile device operating system requirements
 - iOS Version 11 or greater is required
 - Android Version 5.0 or greater
- Browser requirements
 - Microsoft Internet Explorer - Only version 11 will be supported. Our 60-day grace period means that after March 12, 2016 any older version of Internet Explorer may be denied access.
 - Microsoft Edge - will be supported at the latest version only. Access may be denied to older versions 60 days after a new version is released.
 - Google Chrome - should automatically update and major updates are released approximately every 12 weeks. If Chrome is two versions older than the current stable channel version, access may be denied.
 - Apple Safari - currently only sees major upgrades during the Fall. Access may be denied to older versions 60 days after a new version is released. However, this change requires that the new Safari version is available on both MacOS and iOS devices.



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DIGITAL BANKING SERVICES (CONTINUED)

- Mozilla FireFox - should automatically update. If FireFox is two versions older than the current stable channel version, access may be denied.
- To download the latest browsers, click the links below:
 - Google Chrome: <https://www.google.com/chrome>
 - Firefox: <https://www.firefox.com>
 - Microsoft Edge: <https://www.microsoft.com/en-us/edge>
 - Safari is not available for Windows access. To find out more information, visit: <https://support.apple.com/en-us/HT204416>

To Get Started with West Shore Bank Touch

- Enroll or Login by clicking the blue Account Login button on our website at www.westshorebank.com
- For mobile app, download the free app for **Apple | Android**
- For text banking, **see our FAQ.**
- Review our guides - **WSB TOUCH QUICK REFERENCE GUIDE, WSB TOUCH USER GUIDE**

Money Tracker

Get the most from your money with West Shore Bank's MoneyTracker. Monitor and manage your spending, easily build budgets, and set goals that will help you improve your overall financial situation.

- **Target Spending and Budgeting** - One of the best ways to improve your approach to money is to visually create budgets and track your spending. You will see where the money is going and have a simpler path to getting back on track.
- **Cashflow Monitoring** - Make more informed choices using the cash flow calendar. Just add your regular income and bills and it helps you determine the best time to schedule payments.
- **Setting and Tracking Goals** - When you can see the full picture, it's simpler to build a plan and achieve your goals. Goals are easy to add, and your progress on one and all are easily trackable. A new car or your first home might be closer than you think.



DIGITAL BANKING SERVICES (CONTINUED)

- **Add External Accounts** - It's simple to sync your other accounts within MoneyTracker to get a more complete financial picture. More than 16,000 companies are available, including banks, investments firms and credit card providers.
- **Setting Personal Alerts** - Add notifications that mean the most to you: protection from fraud, progress on your goals, upcoming bills, even transactions with specific merchants or in certain categories to keep you on top of all your financial activity.

To Get Started with MoneyTracker

- Login to West Shore Bank Touch and click on any account then click the blue MoneyTracker button to begin.
- Review our Guides - [MoneyTracker Quickstart Guide - Desktop](#) and [MoneyTracker Quickstart Guide - Mobile](#)

Autobooks

Provides business customers a simple way to send invoices, accept payments, and keep track of their customers within West Shore Bank Touch. With Autobooks customers can:

- Send invoices online
- Schedule recurring invoices
- Accept payments by credit and debit cards, electronic bank transfers and checks
- Automatically add late fees for past due invoices
- Save money with low credit card processing fees: 2.75%
- All reconciling is done automatically, every day
- Custom product codes
- Get reports for tax time
- Try Autobooks free for 4 months, just \$9.99 per month after
- Send a test invoice or schedule an online demo [here](#)

To Get Started with Autobooks

- Login to West Shore Bank Touch and select Autobooks in the navigation menu and simply follow the enrollment prompts.



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DIGITAL BANKING SERVICES (CONTINUED)

Digital Wallets

West Shore Bank supports the convenient services of a digital wallet making purchases simple and contactless by paying with your phone. You can add your eligible West Shore Bank Debit and Credit cards to the mobile wallet apps listed on the next page:



WEST SHORE BANK



Apple Pay® allows you to make easy, secure in-app and in-store purchases at participating retailers. Simply load a West Shore Bank Debit or Credit card and pay with your Apple® device.

Google Pay® allows you to make fast, simple payments online, in-store and more. Just grab your Android® phone and sign up with your West Shore Bank Debit or Credit Card.

Samsung Pay® allows you to make secure in-store purchases from an eligible Samsung® device. Simply load a West Shore Bank Debit or Credit card and you're ready to tap and pay instantly.

Set up Apple Pay®:

1. Open your wallet on your iPhone.
2. Tap (+) to add your card
3. Enter your eligible West Shore Bank Debit or Credit card information or scan card.
4. Accept the terms and conditions.
5. Verify your card for security purposes.
6. Touch to pay! Authorize payment via a tap of your phone wherever you see these symbols.



[Learn More about Apple Pay®](#)

Set up Google Pay®:

1. Download the Google Pay® app.
2. Tap the (+) sign in the app to "Add your Card"
3. Enter your eligible West Shore Bank Debit or Credit card information.
4. Accept the terms and conditions.
5. Verify your card for security purposes.
6. To make purchases just tap and pay!

[Learn more about Google Pay®](#)

Set up Samsung Pay®:

1. Download the Samsung Pay® app and login.
2. Select "Add your Card" option.
3. Enter your eligible West Shore Bank Debit or Credit card information.
4. Accept the terms and conditions.
5. Verify your card for security purposes.
6. To make purchases just tap and pay!

[Learn more about Samsung Pay®](#)



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TREASURY MANAGEMENT SERVICES

West Shore Bank's treasury management services help businesses effectively optimize their cash position. We provide the tools they need to increase efficiency, improve cash flow, maximize liquidity and mitigate risks. Our solutions allow a business to manage their enterprise holdings in the areas listed below:

INFORMATION REPORTING – Provides access to real-time balance and transaction information on a same day and historical basis.



- Business Online Banking
- Full/Partial and Deposit Reconciliation
- Cash Position Reporting
- Electronic Data Interchange (EDI) Services

PAYABLES – Manage payables efficiently with innovative solutions that provide automation allowing control over the timing of your payments.



- Card Programs
- Business Bill Pay
- ACH Services
- Tax Payment Service
- Wire Transfer Service

RECEIVABLES – Accelerate the collection of receivables and gain access to funds faster.



- Remote Deposit Capture
- ACH Services
- Merchant Credit Card Services
- Smart Pay Express
- Autobooks



TREASURY MANAGEMENT SERVICES (CONTINUED)

LIQUIDITY MANAGEMENT – Optimize cash by consolidating funds, maximizing interest earned, or minimizing interest paid through automated account management.



- Zero Balance Account Sweep
- Investment Sweep
- Line of Credit Sweep

FRAUD PREVENTION – Monitor accounts to minimize the risk of fraudulent checks or unauthorized transactions.



- Check Positive Pay
- ACH Positive Pay

Business Online Banking – Puts the control and convenience of banking in the business’s hands with our online financial management tool. Securely access real-time information, initiate payment transactions, and even make deposits on their schedule.

Full and Partial Reconciliation – Save time and increase the accuracy of month end processes with one of West Shore Bank’s reconciliation services. Full Reconciliation Service provides a file of check items issued which is then matched against cleared items and balanced against any differences. We then provide a file or report including items paid/outstanding. Partial Reconciliation Service provides a paid check file or report including dollar amount and clearing date. Deposit Reconciliation allows for encoding deposit tickets with location numbers and provides a file or report identifying deposits by location.

Cash Position Reporting - Automates daily delivery of information regarding a business’s balances and transactions through reports that are provided in the universally compatible file formats and are easily uploaded into most accounting systems. Benefits include minimizing idle cash balances, assuring appropriate liquidity, taking advantage of investment opportunities to reduce borrowing and projecting funding needs.



TREASURY MANAGEMENT SERVICES (CONTINUED)

Electronic Data Interchange (EDI) – Provides businesses with the tool necessary to interpret ACH addenda records. With the expanded use of expedited payments, many companies now need to receive EDI transactions through the Automated Clearing House (ACH) network. Posting these transactions to their accounting system can be challenging without a way to interpret this information. EDI Services can resolve this dilemma by providing the information in a report which can be downloaded in multiple file formats.

Card Programs – We provide the business credit card options they need to handle the day-to-day business purchases, pay vendors, and manage travel and entertainment expense.

Business Bill Pay – Enables a business to setup automated payments to merchants or vendors for recurring monthly bills, one-time payments and even payroll deposits. The system gives the business the control to delegate payment tasks and set dual approval with our extensive entitlement controls. It reduces the expense of check stock.

ACH Services - Make or receive payments electronically through West Shore Bank's participation in the Automated Clearing House (ACH) system. This makes recurring payments easy and convenient. ACH Collections allows a business to expedite the gathering of receivables from those who pay routinely. ACH Payments streamlines the payables process and allows for the reduction of payment processing time and cost. Direct deposit of payroll can eliminate the risks of lost or stolen checks and saves employees a trip to the bank on payday.

Wire Transfer Service – When a business needs to move money fast, rely on West Shore Bank's secure and convenient wire transfer service. Funds transfer the same day provided information is received by cutoff time and international currency conversion options are available. Multi-wire capability and bulk wire upload also available.



TREASURY MANAGEMENT SERVICES (CONTINUED)

Remote Deposit Capture – Enables a business deposit checks electronically from the convenience of their office or in the field from a desktop scanner or mobile device. Provides same day credit up to 6 PM EST and deposited funds are available on the next business day. Remote Deposit Capture saves time and money by reducing liability and travel time to and from the bank.

Merchant Credit Card Services - West Shore Bank partners with the Michigan Retailers Association, one of the nation's oldest and largest independent credit card processors. MRA handles processing for thousands of businesses in Michigan and dozens of other states. MRA merchants receive:

- Competitive Rates and No Hidden Fees
- Free Setup, Supplies, Chargebacks
- No Long-Term, “Handcuff” Contracts
- Automatic Data Breach Protection
- Point-of-Sale, Web Gateways, Smartphone and Tablet Processing
- EMV/Chip Card Compliant Terminals

Zero Balance Accounts – Automatically consolidate excess and deficit cash balances by setting up a parent account and attaching one or more zero balance accounts such as a payroll account. This service helps you better control cash collection, disbursement and investment.

Investment Sweep - Provides an investment rate of return on the excess balance in a business checking account. At the end of each business day, all cash above the target balance is automatically swept into government securities through a repurchase agreement. The funds are invested overnight and swept back into the checking account the next morning. * Account is not FDIC insured, carries No Bank Guarantee, and may lose value.

Line of Credit Sweep – Puts excess funds to use and reduces interest expense on a line of credit by setting up a daily automatic transfer of funds over a selected target balance in your business checking account.



TREASURY MANAGEMENT SERVICES (CONTINUED)

Smart Pay Express - Provides business and nonprofit customers a solution to securely accept payments and donations online from their website.

Positive Pay Services – Minimizes the risk of fraudulent check activity and unauthorized ACH transactions with our Intuitive online tool. Sends alerts when a mismatch occurs and allows the business to decide whether to approve the payment. Provides peace of mind knowing they're increasing security to help keep their accounts safe. **Check Positive Pay** – Automatically compares checks presented for payment to those in your check issued file. **ACH Positive Pay** – Automatically compares the ACH transactions presented for payment to the authorized companies on file.

To Get Started with Treasury Services:

- Call the Treasury Management Department at Extension 3580
- Email treasurycustomerservice@westshorebank.com
- Branches of Ludington Main, Ludington East, Scottville, Hart, and Muskegon call or email Tina Friese
- Branches of Manistee South, Manistee Parkdale, Frankfort, Onkama and Traverse City call or email Noah Windbacher



PERSONAL ESTATEMENTS

- **Personal eStatements**
 - Secure and fast online access to account statements.
 - View statements any time conveniently by logging in to online banking.
 - Secure. No need to worry about lost or stolen mail.
 - Environmentally friendly by reducing paper clutter.
 - Immediate access to statements as they become available.
 - Easy enrollment.
 - Log in to online banking and select the eStatements tab.
 - Enroll for eStatements for your eligible checking and/or savings accounts.
 - Click eStatements tab.
 - Review and confirm email address.
 - Enter security phrase.
 - Enter enrollment passcode (eDocs).
 - Read and agree to disclosure.



WEST SHORE BANK

STATEMENT SAVINGS

- **Statement Savings:**
 - Maintain \$100 minimum daily balance
 - \$5 quarterly fee if balance is not maintained.
 - No fee charged for customers under the age of 18.
 - Earns interest.
 - Free digital banking
 - Unlimited ATM or in-person withdrawals.
 - Maximum of 6 preauthorized electronic or other debits per month.
 - eStatements available.
 - \$100 minimum deposit to open



MONEY MARKET SAVINGS

- **Money Market Savings:**
 - Earns tiered interest on entire account balance.
 - \$1000 minimum daily balance.
 - \$12 monthly maintenance fee if balance is not maintained.
 - Free digital banking
 - Free ATM card
 - Unlimited ATM or in-person withdrawals.
 - Maximum of 6 preauthorized electronic or other debits per month.
 - Check writing capabilities.
 - eStatements available.
 - \$100 minimum deposit to open



CHRISTMAS CLUB & STEADY SAVER ACCOUNT

- **Christmas Club:**
 - Ideal for customers wishing to save money and earn interest.
 - No minimum balance required, no monthly maintenance fees.
 - Unlimited deposits.
 - Forfeits interest with early withdrawal.
 - Partial withdrawals not allowed. Closing withdrawals only.
 - \$25 penalty assessed if closed before 6 months.
 - Automatic deposits, or in person deposits, will renew account at the end of each term.
 - Term ends October 31st. Funds will be distributed by check or automatic deposit to predetermined account.

- **Steady Saver Account**
 - Save easily with automatic transfers from checking or savings
 - Fixed rates, higher than regular savings
 - Monthly transfer amount specified by you (\$25 or more)
 - Set aside for future savings goals
 - A wide range of terms available
 - No setup or maintenance fees
 - Early withdrawals subject to penalty
 - \$25 minimum deposit to open
 - Steady Saver CD Options are:
 - 6 month
 - 12 month
 - 18 month
 - 24 month



WEST SHORE BANK

HEALTH SAVINGS ACCOUNT

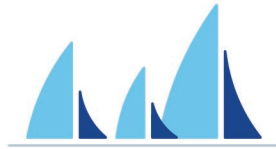
- **Health Savings Account:**
 - An account used for qualified medical expenses and allows the customer to have personal control over their healthcare management.
 - Must meet Eligibility requirements:
 - Must be covered under a qualifying high-deductible health plan (HDHP) on the first day of the month
 - You have no other health coverage except what is permitted by the IRS
 - You are not enrolled in Medicare, TRICARE or TRICARE for Life
 - You can't be claimed as a dependent on someone else's tax return
 - It is the account holder's responsibility to determine their own eligibility. They should contact their tax advisor if they have additional questions.
 - No monthly maintenance fee
 - No minimum balance requirements
 - \$3 monthly paper statements, electronic statements are free
 - Free HSA Mastercard Debit card
 - Free digital banking
 - Check writing capabilities.
 - Unused funds remain in account year after year; no "use it or lose it" policy
 - \$25 minimum deposit to open



WEST SHORE BANK

BUSINESS CHECKING

- **Business Checking:**
 - Best for Organizations with relatively low balance and transaction volume
 - No minimum balance required
 - No monthly maintenance fee
 - 150 free items per month. \$.30 per item over 150.
 - No per-item fee for non-profits, public funds and customers with an Insured Municipal Savings or Insured Cash Management Savings account.
 - Free EMV business debit card
 - Free business digital banking
 - Free investment, retirement and estate planning.
 - Statement cycle ends at the end of each month.



WEST SHORE BANK

BUSINESS INTEREST CHECKING

- **Business Interest Checking**
 - Ideal for businesses that keep a higher balance and want to earn interest
 - Tiered interest on balances over \$5,000.
 - 250 free items per month; \$.30 per item thereafter
 - Low monthly maintenance fee:
 - \$15 with check images
 - \$12 with check safekeeping
 - Avoid the monthly maintenance fee by maintaining a minimum daily balance of \$5,000
 - Free business digital banking
 - Free EMV business debit card
 - Free investment, retirement and estate planning.
 - Statement cycle ends at the end of each month.



BUSINESS ANALYZED CHECKING

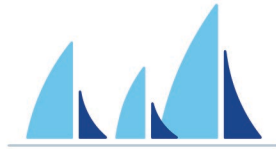
- **Business Analyzed Checking:**
 - Ideal for businesses that maintain a high transaction volume each month and want to maximize earnings.
 - No per item monthly service fees for non-profits, public funds and customers with either an Insured Municipal Savings or Insured Cash Management Savings account.
 - Unlimited monthly transactions at low per-item fees
 - \$.15 per debit
 - \$.20 per credit
 - \$.12 per deposited item
 - Monthly service charge of \$7 (\$10 with check imaging)
 - Receive an earnings credit to offset or minimize monthly fees incurred
 - Monthly earnings credit paid on average collected balance
 - Free business digital banking
 - Free EMV business debit card
 - Free investment, retirement, and estate planning.
 - Cash Management Sweep option available.
 - Statement cycle ends at the end of each month.



WEST SHORE BANK

BUSINESS VENTURES CHECKING

- **Business Ventures**
 - Exclusively for sole proprietors, municipalities and non-profits
 - Tiered interest on balances over \$600.
 - Low monthly maintenance fee
 - \$15 with check images
 - \$12 with check safekeeping
 - No monthly maintenance fee if \$600 minimum daily balance is maintained.
 - Free business digital banking
 - Free EMV business debit card
 - Statement cycle ends at the end of each month.



WEST SHORE BANK

BUSINESS SAVINGS ACCOUNTS

- **Business Savings Account**

- For businesses wanting to earn interest on their money with easy access.
- Requires \$100 minimum daily balance to avoid a \$5 quarterly fee.
- 6 electronic withdrawals allowed per month; unlimited ATM or in-person withdrawals
- Interest is paid and compounded quarterly.
- Free ATM card.
- Free business digital banking
- eStatements available.
- \$100 minimum deposit to open

- **Business Money Market Savings**

- Ideal for businesses or organizations that would like to earn a higher interest rate while still having access to their money. (typically pays higher than a savings account).
- Provides the account holder with limited check writing ability.
- Requires a minimum balance of \$1000 to avoid a \$12 monthly maintenance fee.
- 6 electronic withdrawals allowed per month; unlimited ATM or in-person withdrawals
- Free digital banking
- eStatements available.
- \$100 minimum deposit to open



INSURED MUNICIPAL SAVINGS ACCOUNT

- **Insured Municipal Savings Account**
 - A special account designed for government entities. It provides safety, competitive interest rates, and daily liquidity while keeping taxpayers funds invested locally for the benefit of area communities.
 - No monthly maintenance fees
 - Free eStatements.
 - Free ATM card.
 - Free digital banking
 - The daily balance method is used to calculate the interest on this account. This applies a daily periodic rate to the principal in the account each day.
 - Interest begins to accrue no later than the business day we received credit for the deposit of non-cash items (for example, checks).
 - The accrual method used is actual/365.
 - The interest rate may change on a weekly basis.
 - It is reviewed every Thursday and any changes will appear on the monthly statement.
 - The interest will be paid by adding to the balance of the account monthly.
 - Transfers from a Statement Savings account to another account, or to 3rd parties by preauthorized, automatic, by telephone or online transfers are limited to 6 per statement cycle with no more than 3 by draft or similar order to 3rd parties.
 - Unlimited in-person/ATM transactions.
 - If this account is closed before interest is credited, customers receive accrued interest.



CERTIFICATE OF DEPOSIT (CD)

- **CD**
 - Ideal if you're looking for a safe investment, a convenient place to store money while earning interest with guaranteed returns.
 - West Shore Bank CD terms range from the following:
 - 3 months
 - 6 months
 - 12 months
 - 18 months
 - 24 months
 - 36 months
 - 48 months
 - 60 months
 - A penalty is associated with Certificates of Deposit for withdrawing money before the CD matures. Penalties include:
 - 3-month CD has a penalty of 3 months of interest
 - 6-month CD has a penalty of 6 months of interest
 - 12 months or more have a penalty of 12 months of interest
 - If the interest earned is not enough to cover the penalty, the principle balance would be used to make up the difference.
 - Minimum opening balance required is \$500.



TRADITIONAL IRA

- **Traditional IRA** (Individual Retirement Account)
 - No annual fees or set up fees
 - \$500 minimum deposit to open
 - Contribute pre-tax or after-tax dollars, giving immediate tax benefits if contributions are tax-deductible.
 - Money can grow tax-deferred, but customers must pay ordinary income tax on withdrawals.
 - Must start taking distributions at age 72.
 - Depending on income levels, Traditional IRA contributions may be deductible from taxable income.
 - Traditional IRA contributions are not limited by how much is made annually, meaning that anyone with an earned income is eligible to participate.
 - There are Traditional IRA contribution limits to how much can be contributed annually.
 - With a Traditional, Rollover, SEP, or SIMPLE IRA, contributions can be made on a pre-tax basis (if income is under a certain level) with no taxes paid until the money is withdrawn.
 - IRA withdrawal rules and penalty details vary depending on age.
 - **Age 59 and under - early IRA withdrawal penalties, with some exceptions.** Deductible contributions and earnings (including dividends, interest, and capital gains) will be taxed as ordinary income. The U.S. government charges a 10% penalty on early withdrawals from a Traditional IRA, and a state tax penalty may also apply.
 - **Age 59 ½ or older has no withdrawal restrictions.** Once age 59 ½ has been reached, funds can be withdrawn without restrictions or penalties.
 - Deductible contributions and earnings (including dividends, interest, and capital gains) will be taxed as ordinary income.
 - Some penalties may be avoided in certain situations. Common examples are; disability or death, Unreimbursed medical expenses, Higher Education Expenses, Buy, Build or Rebuild a home.



ROTH IRA

- ROTH IRA - (Individual Retirement Account)
 - No annual fees or set up fees
 - \$500 minimum deposit to open
 - Contribute after-tax dollars.
 - While there are no current-year tax benefits, contributions and earnings can grow tax-free, and customers can withdraw them tax and penalty-free after age 59½ and once the account has been open for five years.
 - With a Roth IRA, there are no contribution age restrictions, nor Required Minimum Distributions (RMDs).
 - A Roth IRA can be a good savings option for those who expect to be in a higher tax bracket in the future, making tax-free withdrawals even more advantageous. However, there are income limitations to open a Roth IRA, so not everyone will be eligible for this type of retirement account.
 - With a Roth IRA, taxes have already been paid on the money invested in, so contributions are considered "post-tax." Any investment gains on those contributions grow tax-free, and withdrawals are tax and penalty-free if, age 59½ years old and have the account has been established for at least five years.
 - Age 59 and under - early IRA withdrawal penalties, with some exceptions.
 - Deductible contributions and earnings (including dividends, interest, and capital gains) will be taxed as ordinary income.
 - The U.S. government charges a 10% penalty on early withdrawals from an IRA, and a state tax penalty may also apply.
 - With a Roth IRA, contributions are not tax-deductible, but earnings can grow tax-free. Roth IRA withdrawal and penalty rules vary depending on age.
 - If a distribution of a Roth IRA is taken before the account is five years old or age 59 ½ is reached, the earnings may be subject to taxes and penalties. Penalties (but not taxes) may be avoided in the following situations:
 - the withdrawal (up to a \$10,000 lifetime maximum) is used to pay for a first-time home purchase.
 - the withdrawal is used to pay for qualified education expenses.
 - Death or becoming disabled.



WEST SHORE BANK

ROTH IRA (CONTINUED)

- Age 59 ½ has been reached.
- withdrawal is used to pay for unreimbursed medical expenses or health insurance if unemployed.
- The distribution is made in substantially equal periodic payments.
- If under age 59½ and the Roth IRA has been open five years or more, earnings will not be subject to taxes if one of the following conditions have been met:
 - the withdrawal (up to a \$10,000 lifetime maximum) is used to pay for a first-time home purchase.
 - the withdrawal is used to pay for qualified education expenses.
 - Death or becoming disabled.
 - Age 59 ½ has been reached.
 - withdrawal is used to pay for unreimbursed medical expenses or health insurance if unemployed.
 - The distribution is made in substantially equal periodic payments.
- Regardless of age, requesting a transfer for a Traditional or Roth IRA will result in a check made payable to the customer. They will have 60 days to deposit that check into another IRA without taxes or penalties. This is known as a “nontaxable rollover”, and can be done once within a 12-month period.



WEST SHORE BANK

MERCHANT CARD SERVICES

- Assisting West Shore Bank business customers accept credit card purchases from their customers, by contacting Michigan Retailers Association.
- West Shore Bank's representative will contact the business customer within 24 hours to obtain all the necessary information.
- Before contacting MRA, West Shore Bank must get the following information from our business customers:
 - Customer Name
 - Business Name
 - Phone Number
- Our representative will handle all applications, quotes, and setup/training for West Shore Bank customers.



WEST SHORE BANK

SAFE DEPOSIT BOX SERVICES

- **Safe Deposit Box Locations**
 - Scottville
 - East Ludington
 - Ludington Main Office
 - Manistee Parkdale
 - Frankfort
- **Safe Deposit Box Rent**
 - 3x4, 3x5, 5x5 inch **** With Auto Debit - \$35.00 Without Auto Debit - \$40.00
 - 3x10, 4x10 inch ***** With Auto Debit - \$45.00 Without Auto Debit - \$50.00
 - 5x10, 6x10 inch ***** With Auto Debit - \$60.00 Without Auto Debit - \$65.00
 - 10.5x10.5 inch ***** With Auto Debit - \$90.00 Without Auto Debit- \$100.00
 - A late charge of \$20.00 will be levied for all payments made after January 31st.
- **Miscellaneous Safe Deposit Fees**
 - Lost Key (Loss of one key) ***** \$25.00
 - Lock Replacement (Loss of Both Keys) ***** \$250.00
 - Drilling By Appointment ***** \$250.00
 - Emergency Drilling ***** \$250.00
 - Forced Entry (Nonpayment of Rent) ***** \$250.00
- **Initial rent determined by, and prorated, based on the month the lease is signed.**
- **Single, Joint, Business, and Trust tenancies allowed.**



PREPAID GIFT AND TRAVEL CARDS

- **MasterCard Gift Cards.**
 - Available for West Shore Bank Customers for a fee of \$4.00.
 - Cards are prepaid and not reloadable.
 - Signature based only.
 - Cannot be used at ATMs.
 - Seven-year expiration date.
 - Available in whole dollar amounts from \$10 to \$500.
 - \$6.95 monthly maintenance fee will apply following 12 months of inactivity.
 - Issued to West Shore Bank customers only.
 - Access available at <https://ecos.transcard.com>.
 - Follow instructions on website for issuing cards.
- **MasterCard Unlimited Access Prepaid Travel Card.**
 - \$7.95 monthly maintenance fee
 - PIN or signature based transactions allowed.
 - Can be used at ATMs.
 - Reloadable up to \$2,500 per load, with a maximum of 2 loads per day.
 - Three-year expiration date.
 - Available in whole dollar amounts from \$10 to \$5,000.
 - \$2 monthly maintenance fee will apply following 12 months of inactivity.
 - Access available at <https://ecos.transcard.com>.
 - Follow instructions on website for issuing cards.



PREPAID GIFT AND TRAVEL CARDS (CONTINUED)

- **MasterCard General Purpose Prepaid Travel Card.**
 - Issued to West Shore Bank customers only.
 - \$3.00 monthly maintenance fee.
 - PIN or signature based transactions allowed.
 - Can be used at ATMs.
 - Reloadable up to \$2,500 per load, with a maximum of 2 loads per day.
 - Three-year expiration date.
 - Available in whole dollar amounts from \$10 to \$5,000.
 - \$2 monthly maintenance fee will apply following 12 months of inactivity.
 - PIN and signature based point of sale transactions are a free service.
 - Refer to schedule of fees for range of fees based on the type of transaction being performed (i.e. ATM withdrawal, ATM balance inquiry).
 - Access available at <https://ecos.transcard.com>.
 - Follow instructions on website for issuing cards.



OVERDRAFT PROTECTION

- **Savings Overdraft Protection**

- If any debit transaction creates a deficit in a deposit account, Savings Overdraft Protection will automatically transfer money from a selected savings account to cover this deficit.
- No transfer fee.
- Transfers made in \$50 increments.
- If there are insufficient funds to cover the transfers authorized, the bank may return checks, and/or cancel the authorization agreement.

- **Easy Money Line of Credit**

- If any debit transaction creates a deficit in a checking account, Easy Money Line of Credit will automatically transfer money to cover this deficit.
- Must maintain a checking account with West Shore Bank.
- Line of Credit.
- \$20 annual fee.
- Interest will be charged beginning on the date the transaction is posted to the account.
- Transfers made in increments of \$50
- Credit will be made available to the customer up to the maximum amount of the credit line, as determined by the bank.
- Repayment:
 - Monthly payments to the bank in an amount equal to 5% of the total balance, but in no event less than \$25 per month.
 - Additional payments may be made.
- Application must be approved by lender.



AUTOMATIC TRANSFER

- Authorize funds to be transferred on a recurring basis from West Shore Bank account to West Shore Bank account.
 - Transfer from
 - Checking or Savings
 - Transfer to
 - Savings, Checking, Club Accounts, Mortgage, or Installment Loans
- West Shore Bank will make transfers on the following basis:
 - Periodic Transfers.
 - Weekly, Monthly, or Other.
 - Customer determines the dollar amount and Effective/Termination Dates.
- If a transfer date is a non-business date, the transfer will be made on the first processing date after the schedule transfer date.
- Any account owner may cancel the agreement with written notice.



COMBINED STATEMENTS

- Allows our customers to combine multiple accounts with a deposit statement.
- Lead account must be a DDA or Savings account.
 - Secondary accounts may be any account type (i.e. checking, savings, time deposit).
- All names on all accounts must be the same or all accounts must be under the same social security number as the lead account.
- Statement cycle will be the same as the lead account.
- No additional fee.
- Available for personal and business accounts.
- Staff will complete a Combined Statement worksheet to identify lead and secondary accounts, and forward to Deposit Operations.



TELEBANK

- Access accounts 24/7 from any touch-tone telephone, by dialing 1-800-757-0662.
 - Check account balances
 - Access account history
 - Transfer funds
 - Change PIN
 - Stop Payments
 - Get Information on Retail Bank hours/locations
 - Get account information by email
 - Get information related to future dated transactions
 - Activate a card, report card lost or stolen
 - Change your overdraft options
- Use either touch tones or voice recognition.
- Hear options in English or Spanish.
- In order to verify identity, first time callers will need to:
 - Enter account number.
 - Enter social security number.
 - Initial call-in is the only time customers will be asked to enter SSN#.
 - Prompted to re-register a PIN.
- For account transactions and inquiries, customers will always be asked to enter account numbers and PINs.



WIRE TRANSFERS

- Send funds domestically or internationally quickly, reliably, and securely.
- Funds can be transferred to a specific account at another financial institution, usually within the same day.
- Wire transfer fees:
 - Domestic Wire Transfer Incoming - \$15
 - Domestic Wire Transfer Outgoing - \$25
 - Foreign Wire Transfer Incoming - \$15
 - Foreign Wire Transfer Outgoing - \$40
- Outgoing wires must use guaranteed funds.
 - West Shore Bank deposit account (i.e. checking, savings).
- Wire transfers must be submitted before 4pm for same day processing.
- Officer approval is required for the following situations:
 - Outgoing wire transfer is \$50,000 or more.
 - Payment by check not drawn on West Shore Bank.
- Customers wishing to send a wire transfer provide the following information:
 - Originator Information:
 - Debit account number
 - Originator name
 - Originator address
 - Originator telephone number
 - Beneficiary Information:
 - Beneficiary account number
 - Beneficiary name
 - Beneficiary address



WEST SHORE BANK

WIRE TRANSFERS (CONTINUED)

- Receiving Bank:
 - Receiving bank name
 - Receiving bank address
 - Receiving bank ABA (IBAN or Swift Code for international wires)
- Beneficiary Financial Institution if applicable.

WEALTH MANAGEMENT



WEALTH MANAGEMENT SOLUTIONS

There are three segments of WSB Wealth Management. We work as a team for our clients and many of them have needs in all three areas. Contact us and we can help determine how to best assist our customers.

Internal Document

TRUST & INVESTMENT MANAGEMENT

PRIMARY SERVICES

- Fiduciary Wealth Management
- Trust & Estate Administration
- Financial Planning

TARGET CLIENTS

- Liquid assets or potential \geq \$500,000
- High net worth customers who need help with retirement or estate planning
- Those in need of a corporate trustee

EXAMPLES

- IRA's and Agency Investment Accounts
- Irrevocable Trusts
- Foundation and Nonprofit Endowments
- Estate Planning Review and Guidance
- Retirement & other Financial Planning

INVESTMENT SERVICES

PRIMARY SERVICES

- Brokerage Investments (Cetera)
- College Savings Accounts
- Retirement Plans
- Insurance Solutions

TARGET CLIENTS

- Liquid assets \geq \$50,000
- Customers seeking highly flexible investments, no minimum account size
- Business owners seeking to add or evaluate an existing 401K plan
- Anyone needing insurance guidance

EXAMPLES

- Cetera Investment Accounts
- Coverdell Education Savings Accounts
- 529 Plans and UGMA Accounts
- Long-Term Care and Life Insurance
- Retirement and Profit-Sharing Plans

PRIVATE BANKING

PRIMARY SERVICES

- Private Client Deposit Accounts
- Private Client Mortgages
- Private Client Loans & Credit Lines

TARGET CLIENTS

- High income or net worth \geq \$1.5 million
- Business owners
- Customers needing large or complex lending solutions
- Customers needing highly personalized and customized service and advice

EXAMPLES

- Highly customized, personal service
- Exclusive Private Client Debit Card
- Preferred Interest Rates
- Personal, Unsecured Lines of Credit
- Special Loan Programs
- Many additional account benefits