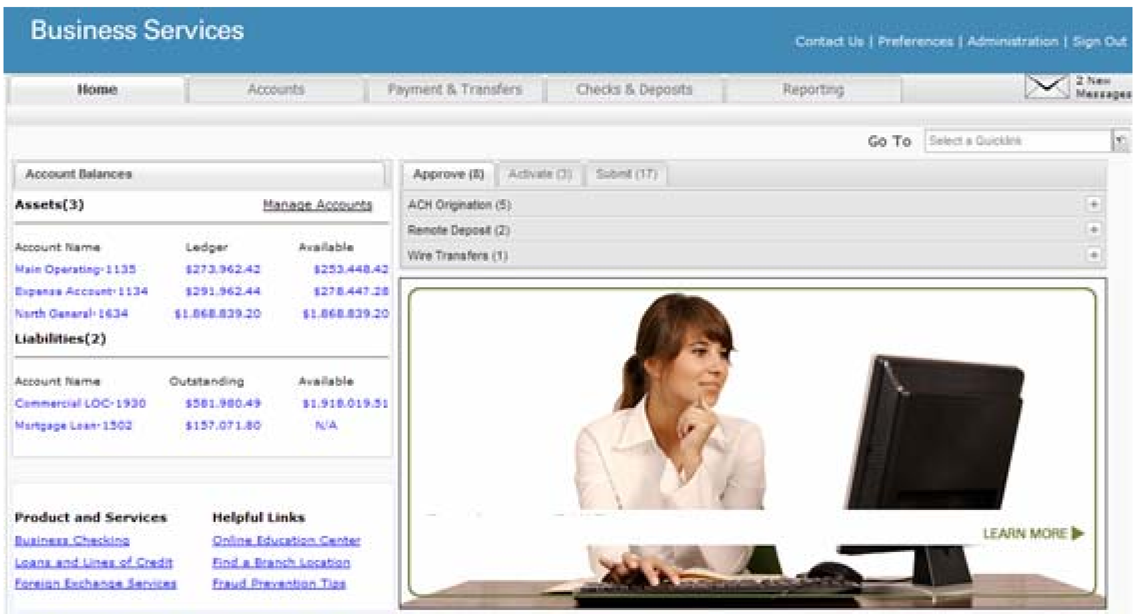
NORTH SHORE BANK

The Bank of You

Getting to Know Your New Online Cash Management Interface

Overview

On **December 13, 2009**, you will be seeing Online Cash Management through new eyes.



Our User Experience professionals have been working hard with our development team to bring you quicker access to the features you most often use, streamlining the system to make it easier to work with, while retaining all the power and flexibility the current system offers.

So what's changing?

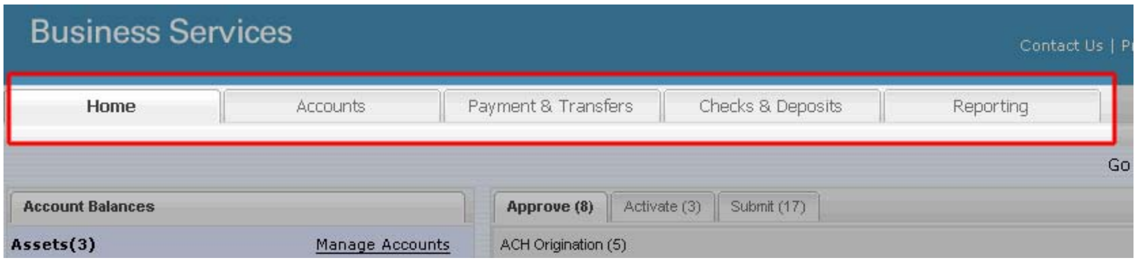
From the illustration above, you can see that the Home Page offers more. More features, more convenience, more utility. And while the base system functionality remains intact—no sense making you learn everything all over again—the way you'll be accessing your modules and the features within those modules will be changing. You'll have easier access to more stuff, so you can do more work more quickly.

The ACH Origination and RDC modules will continue to work the same as they currently do.

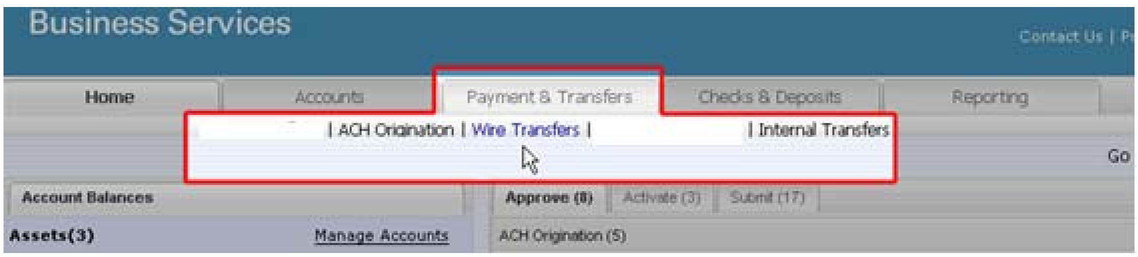
New Menus

How Are the New Menus Arranged?

After the upgrade, the top-level menus will be arranged as a series of tabs just above the main pane...

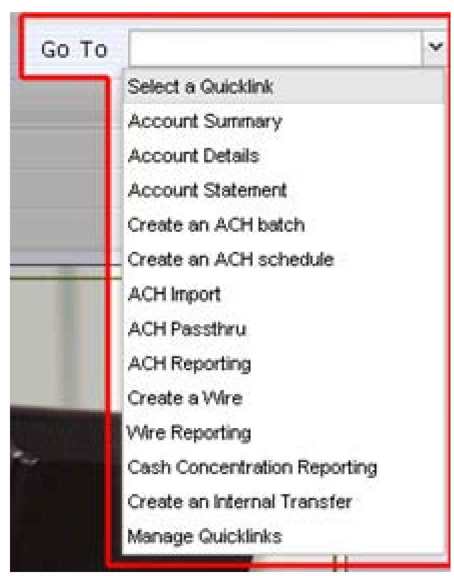


...and the available modules and options will be displayed beneath the menu bar when your mouse cursor hovers over the tab.



Other Home Page Improvements

- The Favorite Accounts feature will be replaced by an Account Balances pane that automatically includes the first twelve accounts for which you have been validated. The Account Balances panel will be split into asset and liability sections to give you a clear view of where your company stands. Want to see different accounts? Use the Manage Accounts link to manage displayed accounts using the Account Preferences feature. More information is available in the “Preferences” section, below.
- To make things easier, balances will be automatically updated each time you access the Home tab.
- The Favorite Applications feature will be replaced by the Quicklink drop-down list, available at the top right of the screen. From here, you’ll have one-click access to features in your most-commonly-used modules. You’ll be able to choose your Quicklinks through your preferences; see the “Preferences” section for additional information.



Information Reporting

A number of things are changing in the Information Reporting arena:

Account Balances on the Home Tab

We've already mentioned the fact that the Account Balances pane will be organized to be more useful, include up to twelve accounts without any work on your part, and be automatically updated. That's not all that will be changing, though.

Two Balances Are Better Than One

It's your choice. Which two of the following three balance types would you like to see for your asset accounts?

- Ledger
- Available
- Collected

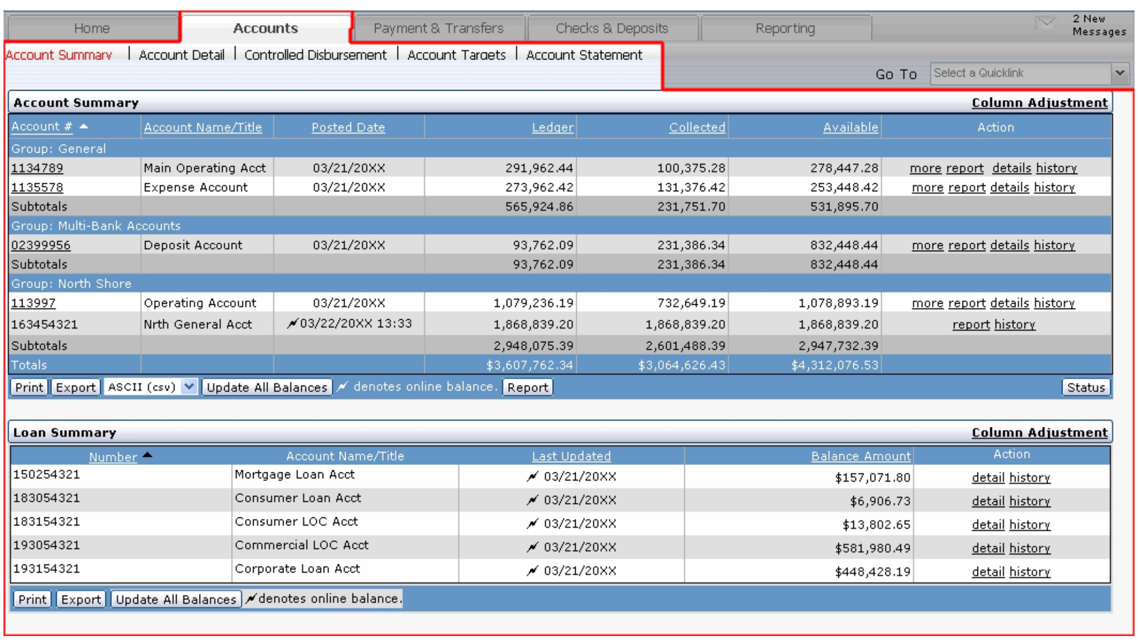
Just set your account preferences!

For your loan accounts, you'll also see both of the following balances:

- Outstanding
- Available (for lines-of-credit)

Account Summary

The Account Summary report combines the former Account Summary, Time Deposit, and Loan Summary reports to provide a consolidated overview of all your accounts.


Home | Accounts | Payment & Transfers | Checks & Deposits | Reporting | 2 New Messages

Account Summary | Account Detail | Controlled Disbursement | Account Targets | Account Statement

Go To Select a Quicklink

Account Summary — Column Adjustment

Account #	Account Name/Title	Posted Date	Ledger	Collected	Available	Action
Group: General						
1134789	Main Operating Acct	03/21/20XX	291,962.44	100,375.28	278,447.28	more report details history
1135578	Expense Account	03/21/20XX	273,962.42	131,376.42	253,448.42	more report details history
Subtotals			565,924.86	231,751.70	531,895.70	
Group: Multi-Bank Accounts						
02399956	Deposit Account	03/21/20XX	93,762.09	231,386.34	832,448.44	more report details history
Subtotals			93,762.09	231,386.34	832,448.44	
Group: North Shore						
113997	Operating Account	03/21/20XX	1,079,236.19	732,649.19	1,078,893.19	more report details history
163454321	Nrth General Acct	03/22/20XX 13:33	1,868,839.20	1,868,839.20	1,868,839.20	report history
Subtotals			2,948,075.39	2,601,488.39	2,947,732.39	
Totals			$3,607,762.34	$3,064,626.43	$4,312,076.53	

Print | Export | ASCII (csv) | Update All Balances | denotes online balance. | Report | Status

Loan Summary — Column Adjustment

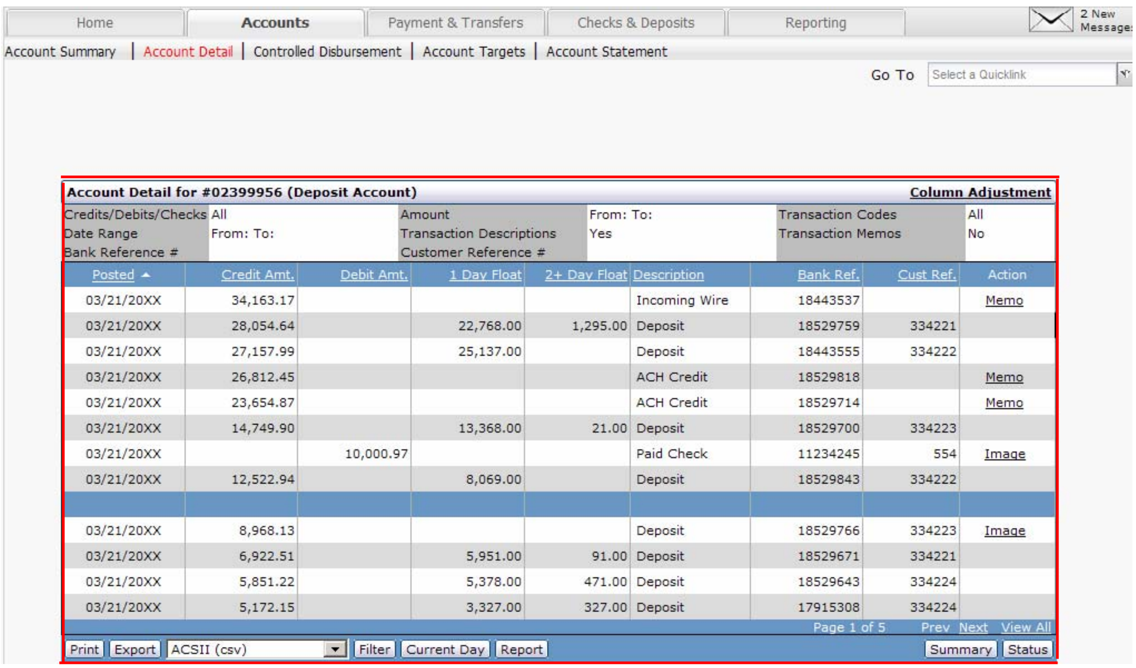
Number	Account Name/Title	Last Updated	Balance Amount	Action
150254321	Mortgage Loan Acct	03/21/20XX	$157,071.80	detail history
183054321	Consumer Loan Acct	03/21/20XX	$6,906.73	detail history
183154321	Consumer LOC Acct	03/21/20XX	$13,802.65	detail history
193054321	Commercial LOC Acct	03/21/20XX	$581,980.49	detail history
193154321	Corporate Loan Acct	03/21/20XX	$448,428.19	detail history

Print | Export | Update All Balances | denotes online balance.

Account Detail

- The new Account Detail report will provide detailed balance information for *all* accounts.
- Advanced settings will give access to the functionality you currently know as Transaction Search.
- Filters will provide you with the ability to limit the display to certain accounts and account types.
- Access the new combined Current and Prior Day Account Detail report.

Here is the new Account Detail report; the first set of transactions will be from the current day and below the divider, previous day transactions begin.



Posted	Credit Amt.	Debit Amt.	1 Day Float	2+ Day Float	Description	Bank Ref.	Cust Ref.	Action
03/21/20XX	34,163.17				Incoming Wire	18443537		Memo
03/21/20XX	28,054.64		22,768.00	1,295.00	Deposit	18529759	334221	
03/21/20XX	27,157.99		25,137.00		Deposit	18443555	334222	
03/21/20XX	26,812.45				ACH Credit	18529818		Memo
03/21/20XX	23,654.87				ACH Credit	18529714		Memo
03/21/20XX	14,749.90		13,368.00	21.00	Deposit	18529700	334223	
03/21/20XX		10,000.97			Paid Check	11234245	554	Image
03/21/20XX	12,522.94		8,069.00		Deposit	18529843	334222	
03/21/20XX	8,968.13				Deposit	18529766	334223	Image
03/21/20XX	6,922.51		5,951.00	91.00	Deposit	18529671	334221	
03/21/20XX	5,851.22		5,378.00	471.00	Deposit	18529643	334224	
03/21/20XX	5,172.15		3,327.00	327.00	Deposit	17915308	334224	

Account Statement

You've told us that pop-up blockers are causing problems for some of you when you're trying to access your account statement. After the upgrade, the Account Statement report will work exactly the same as it currently does, except that the report will be displayed in the main pane.

Payments & Transfers

The ACH Origination, Wire Transfer, Cash Concentration and Account Transfer modules will continue to work much as they currently do. You'll see only a couple of differences:

- You'll access these modules from the Payments & Transfers tab instead of from the Funds Mgmt menu.
- You'll be able to activate schedules and approve/submit templates and transactions either from within the module or from the new-and-improved Pending pane on the Home tab.

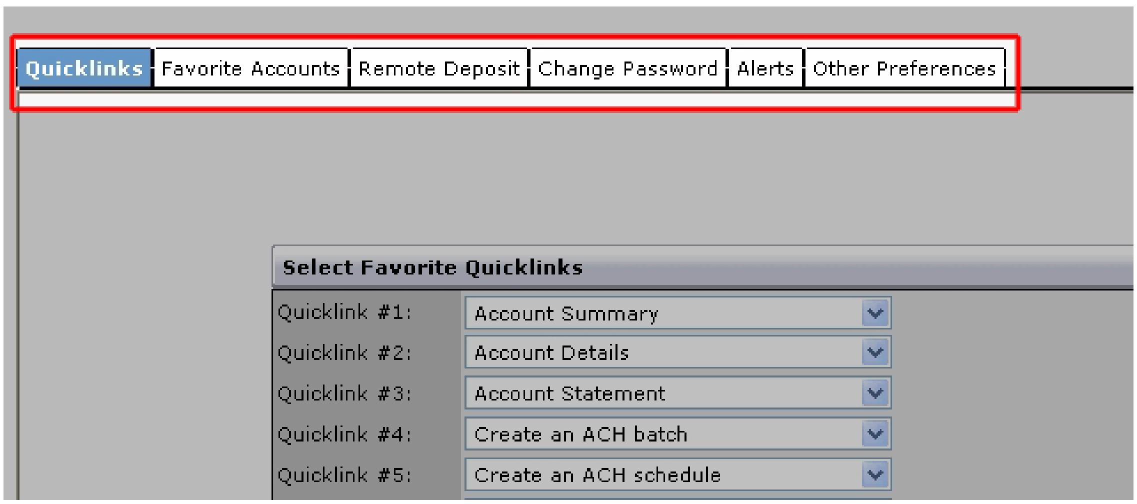
Checks & Deposits

The Stop Payment, Check Inquiry, and Remote Deposit modules will continue to work much as they currently do. You'll see only a couple of differences:

- You'll access these modules from the Checks & Deposits tab instead of from the Funds Mgmt and Check Mgmt menus.
- You'll be able to approve/submit templates and transactions either from within the module or from the Approve/Activate/Submit pane on the Home tab.

Preferences

When you click the Preferences link, the Preferences tabs will be displayed. The following tabs will be included in the Preferences screen:



- Quicklinks: Select the screens to be accessed via the Quicklinks drop-down list on the Home tab.
- Accounts: Manage the accounts and balance types visible on the Home tab.
- Remote Deposit: Manage the preferences currently managed on the Preferences > Remote Deposit tab.
- Change Passwords: Change your application and/or transaction passwords.

Accessing Help

In the current system, the screen-level ("Narrative") help is accessed via an icon at the top of the screen, while the procedural ("How Do I...") help is accessed via a drop-down list at the bottom of most screens.

After the upgrade, a Help link and the How Do I drop-down list will be found in the same area, at the bottom of the screen.