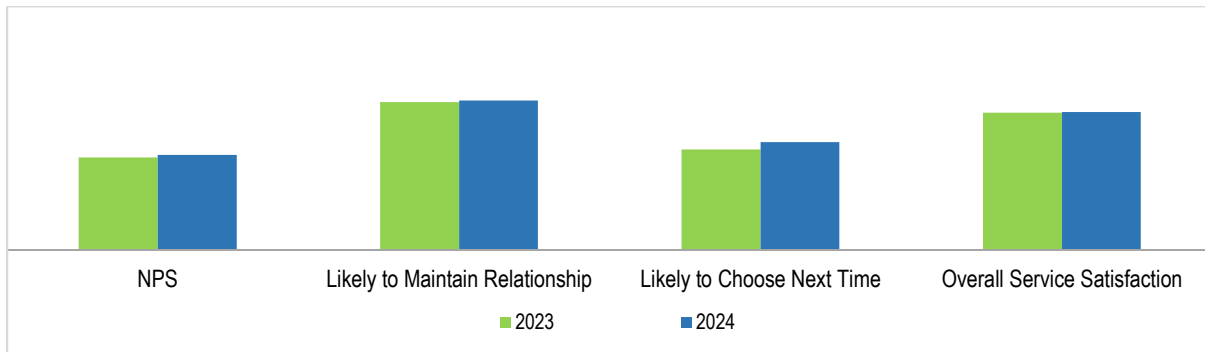


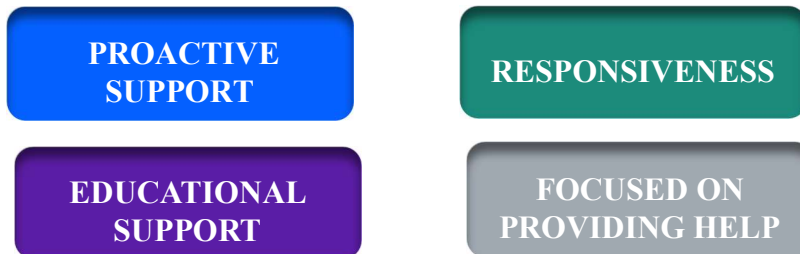
North Shore Bank Relationship Survey Results

Customers recently shared their thoughts about their relationship with North Shore Bank. Here's what they said.

Key Metrics Improved. Net Promoter Scores, Likely to Maintain their Relationship, Likely to Choose NSB for their Next Financial Product and Overall Service Satisfaction all improved over last year's survey.



Our Strength are our People. North Shore Bank delivers exceptional service and proactive support, earning high customer praise. These matters of interaction rose above the rest.



Drivers of Satisfaction. These are areas of strength we can build from.

Trustworthy and Reliable Staff

The bank not only responds to immediate needs but also takes steps to anticipate and address potential issues before they arise. This level of attentiveness builds confidence and trust.

Strong Customer Support

Staff members are noted for their personalized attention, including recognizing customers by name and following up on inquiries. Customers often cite their demeanor ("friendly", "professional") and abilities ("helpful", "knowledgeable").

Technology that works for them

Customers note that digital options such as website and mobile app tend to be easy to use and have less problems than other companies' technology-based options.

Effective Use of Financial Tools

Customers feel secure with NSB's financial products and services. The bank's consistent performance across various financial accounts, including checking and credit services, provides a sense of stability and reliability.

Provided Personalized Solutions. Customers told us this experience is so important to them we are making it an area of focus. Despite the many times customers cite examples when we made sure we solved their problems, sometimes they shared that we can do better. Our goal to be mindful of the opportunity to use Possibility Thinking with every interaction is an easy way to elevate our performance.

POSITIVE COMMENTS

*“Detail to **personal care going the extra to help.** The manager took **great interest when I needed funds** to purchase an out of state car making sure the deal was not fraudulent. My thanks to him and **the whole staff.**”*

*“I find that I have never had an unusual or odd experience at the branch. **Very friendly, supportive and caring** group of people there and **they know me & will greet me** when I come in.*

*“**Friendly and professional** staff that takes the time to get to know us and **proactively meet our needs.**”*

NEGATIVE COMMENTS

*“**Very willing to say no, not think outside of the box.** Waiting for the customer to come up with options.”*

*“**Could try harder to help out** a long-term banker.”*

*“**Sometimes when I call, instead of offering a solution it’s more of an oh well response.**”*

Opportunity Outcome. Lean In and Perform Even Better.

Our people are our strength and our customers tell us so. We are known for our proactive approach. This level of engagement builds trust and genuine commitment. We provide valuable financial education which helps customers make informed decisions and helps them build confidence in managing their finances. We are praised for our responsive approach to helping customers manage their accounts and addressing their concerns is highly valued. This includes vigilant monitoring and alerting of activity. Our commitment to going above and beyond in meeting financial needs, along with friendly and compassionate service, differentiates us from others financial institutions. So here is the challenge. Lean in and perform even better. What is preventing this high level of service in all interactions? Every customer interaction through the company contributes to the customer experience. The power of Possibility Thinking has no bounds. As Bonnie Raitt famously sang “Let’s give’em something to talk about”.