

5 Month Certificate, as of November 18, 2009

Information concerning our 5 month Certificate of Deposit at North Side Federal:

- Opening Balance: \$2000.00
- Minimum Balance: \$2000.00
- Minimum Balance to Earn Interest and Annual Percentage Yield: \$2000.00

(no interest will be paid on days when balance falls below)

Rate Information:

As of November 18, 2009, the interest rate for this account was 1.39% with an Annual Percentage Yield of 1.40%.

Transaction Information:

- After the account is open, you may not make deposits into or withdrawals from this account until the maturity date.

Interest Method:

- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest for your account will be compounded at maturity and credited to your account on the last day of the quarter and at maturity.
- Interest begins to accrue on the business day you deposit cash and non-cash items (for example, checks).

Early Withdrawal Penalty:

- If you withdraw any principal before the maturity date, a penalty equal to 180 days interest will be charged to your account.

Renewal Policy:

- This account will not be automatically renewed at maturity but instead be transferred to a 182 day (6 month) certificate at the then prevailing interest rate and annual percentage yield. You have five (5) calendar days after the maturity date to add funds or withdraw funds without an early withdrawal penalty except for loss of interest.

To qualify for this rate and term, you must open, or currently have a checking account open with North Side Federal Savings. Funds deposited to the account must consist of funds not previously on deposit at North Side Federal. Call us at 773-561-7051 for details.