

## Account disclosures

### BUSINESS CHECKING

Opening Balance:	<b>\$100.00</b>
Minimum Balance:	<b>None</b>
Available Overdraft Balance:	<b>\$100.00</b> (a fee is assessed for each overdraft - please see current fee schedule).
Maintenance Fee:	<b>\$10.00 per month</b>
Activity Charges:	<b>\$0.25 per check</b> (in excess of 25 written per monthly cycle).
	<b>\$0.30 per deposit</b> (in excess of 15 deposits per monthly cycle).

For your convenience, your checks will be returned to you monthly with your itemized statement.

### BUSINESS CHECKING PLUS

Opening Balance:	<b>\$1,500.00</b>
Minimum Balance:	<b>\$1,500.00</b>
Available Overdraft Balance:	<b>\$100.00</b> (a fee is assessed for each overdraft - please see current fee schedule).
Maintenance Fee:	<b>\$15.00 per month</b> (if account falls below minimum balance anytime during monthly statement cycle).
Activity Charges:	<b>\$0.25 per check</b> (in excess of 50 written per monthly cycle).
	<b>\$0.30 per deposit</b> (in excess of 20 deposits per monthly cycle).

For your convenience, your checks will be returned to you monthly with your itemized statement.

### BUSINESS SAVINGS

Opening Balance:	<b>\$500.00</b>
Minimum Balance:	<b>\$500.00</b>
Maintenance Fee:	<b>\$5.00 per month</b> (if account falls below minimum balance anytime during monthly statement cycle).
Minimum Balance to Earn Interest and Annual Percentage Yield:	<b>\$500.00</b>
	<ul style="list-style-type: none"><li>Your interest rate and annual percentage yield may change. See our rate sheet for the current Interest Rate and Annual Percentage Yield.</li><li>Please see the section titled "Electronic Fund Transfer Restrictions" for further transaction information.</li></ul>

### BUSINESS MONEY MARKET

Opening Balance:	<b>\$2,500.00</b>
Minimum Balance:	<b>\$2,500.00</b>
Maintenance Fee:	<b>\$15.00 per month</b> (if account falls below minimum balance anytime during monthly statement cycle).
A Minimum Balance to Earn Interest and Annual Percentage Yield:	<b>\$2,500.00</b>
	<ul style="list-style-type: none"><li>You may make no more than six transfers per monthly statement cycle, but no more than three may be payments by check payable to third parties.</li><li>Unlimited withdrawals and transfers between your accounts are allowed at the association.</li><li>Transfers/checks in excess of the allowable limits will be subject to a \$10.00 service charge each.</li><li>Your interest rate and annual percentage yield may change. See our rate sheet for the current Interest Rate and Annual Percentage Yield.</li><li>Please see the section titled "Electronic Fund Transfer Restrictions" for further transaction information.</li></ul>

### TIME DEPOSITS

Non-transferable Certificates of Deposit are available with varying rates and maturities. Please see the Certificates of Deposit disclosure and our rate sheet for further information.

### SIMPLIFIED EMPLOYEE PENSION (SEP)

A SEP is a retirement plan provided by small businesses (partnerships, sole proprietors and corporations) to their owners and employees. Contributions by the business are made into an Individual Retirement Account (IRA) in the employee's name.

- Contributions are deductible by the employer, within limits and generally not taxable (until withdrawn) by the IRA owner.
- Contributions can be made up to the lesser of \$30,000 or 15% of each eligible employee's compensation (subject to IRS limits).
- This plan can be set up at anytime up to the due date on the employer's tax return.

This is a great plan for the small, closely-held business.

### SIMPLE IRA

A SIMPLE IRA is a retirement plan provided by a small business with 100 or fewer employees. Under this plan, both the employer and employee can contribute to an IRA set up in the employee's name.

- Contributions are deductible by the employer, within limits.
- The employer makes "salary reduction" contributions to the plan on the employee's behalf which are generally not taxable (until withdrawn) by the IRA owner.
- This plan must be set up by October 1, to be effective in that particular tax year.

A great plan for the business with more employees who wants to offer an easy, yet effective benefit plan.

[Call us for information on these tax saving plans.](#)

### BUSINESS MasterCard™ CARD

North Side Federal Savings now offers its MasterCard® MasterCard™ card to its Business Banking customers and commercial account holders. Use this check card wherever you see the MasterCard®, Cirrus®, or Star® logo for purchases, cash withdrawals or point of sale transactions – 24 hours a day, 7 days a week.

The card can be used to pay for goods, services, travel expenses – in person, over the phone or over the internet. Your detailed transactions will show up on your monthly statement along with other activity in your account.

With great flexibility, convenience, quicker checkouts and deliveries, this is the card that makes sense for your business.

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**AT NORTH SIDE FEDERAL SAVINGS  
WE'LL HELP YOU FIND THE RIGHT FINANCIAL ROUTE TO TAKE**

See our Fee Schedule for additional fees and charges that may apply to all of the accounts listed.



## INTERNET BANKING

Sign up for free online account access and have your account information at your fingertips 24 hours a day, 7 days a week! Check balances, view recent transactions, transfer funds, make payments to your loans with us, download your statements to Quicken or Microsoft Money and still receive your printed statement each month with your cancelled checks. Plus, your account information is protected by 128-bit encryption. Contact us for everything you need to get started.

## COMMERCIAL LENDING

Contact us for your long term, annual, or seasonal fiscal needs - from a line of credit to a commercial mortgage.

## ELECTRONIC FUND TRANSFER RESTRICTIONS

Due to Federal regulations, the following restrictions apply to the Business Savings and Business Money Market:

- You may make no more than six electronic, telephonic or preauthorized transfers or withdrawals per monthly statement cycle, but no more than three may be payments by these same means to third parties.
- Transfers, withdrawals or payments in excess of the allowable limits will be subject to a \$10.00 service charge each.
- If the number of allowable transfers/withdrawals/ payments in more than three months of any twelve-month period is exceeded, the electronic, telephonic or preauthorized transaction feature will be discontinued.

## ADDITIONAL ACCOUNT INFORMATION

Direct deposit and direct debit for receipts or payments is available on all checking accounts with no per transaction charge. Restrictions apply on savings, term and money market accounts.

ATM service is available on certain accounts. Please see our disclosure titled Electronic Fund Transfers for details, restrictions and transaction charges.

A night depository available for deposit transactions at any time.

An ATM card is available. Business Checking or Business Checking Plus is required for ATM usage.

For additional account information, please see the Deposit Agreement and Funds Availability disclosure and the current Fee Schedule for charges that may be assessed against your account.

## ADDITIONAL SERVICES

For protection of your documents and valuables, safe deposit boxes are available at a reasonable cost. Please call us for details.

Signature guarantee and notary services are available and free of charge to deposit customers.

## our pledge

*We are thankful for the opportunity to serve the community as their neighborhood banking institution. North Side Federal Savings was built on personal service. We continue doing business on that same premise and invite you to experience that same level of service that has not diminished since we opened our doors in 1935.*

### MEMBER

Federal Home Loan Bank of Chicago  
America's Community Bankers  
Illinois League of Savings Institutions  
Chicagoland Association of Savings Institutions

Equal Housing Lender

Member FDIC

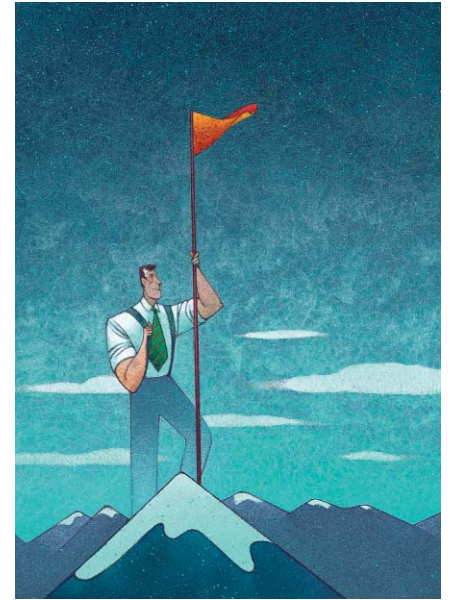


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# BUSINESS BANKING

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# NORTH SIDE FEDERAL SAVINGS



**PERSONAL SERVICE  
HELPS YOU TO THE TOP**

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Effective June 1, 2002