

**Information concerning your
6-12 month Certificates of Deposit (CD's)**

> **6 Month Certificate**

> **12 Month Certificate**

Opening Balance:	\$2000.00
Minimum Balance:	\$2000.00
Minimum Balance to Earn Interest and Annual Percentage Yield:	\$2000.00
<small>(no interest will be paid on days when balance falls below minimum).</small>	

Rate Information:

As of _____
the interest rate for your account is _____ %
with an annual percentage yield of _____ %
You will be paid this rate until the maturity date of the certificate.

Your certificate will mature on: _____

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 will be mailed by check, credited to some other account you specify or added to your certificate balance on a quarterly basis, as you specify, or may be mailed by check on a monthly basis.
- Interest begins to accrue on the business day you deposit cash and noncash items (For example, checks).

Early Withdrawal Penalty:

- If you withdraw any principal before the maturity date, a penalty equal to 90 days interest will be charged to your account.

Renewal Policy:

- This account will be automatically renewed at maturity at the then prevailing interest rate and annual percentage yield. You have seven (7) calendar days after the maturity date to add funds or withdraw funds without an early withdrawal penalty except for loss of interest.

**Information concerning your
18 month Certificate of Deposit (CD's)**

> **18 Month Certificate**

Opening Balance:	\$2000.00
Minimum Balance:	\$2000.00
Minimum Balance to Earn Interest and Annual Percentage Yield:	\$2000.00
<small>(no interest will be paid on days when balance falls below minimum).</small>	

Rate Information:

As of _____
the interest rate for your account is _____ %
with an annual percentage yield of _____ %
You will be paid this rate until the maturity date of the certificate.

Your certificate will mature on: _____

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 will be mailed by check, credited to some other account you specify or added to your certificate balance on a quarterly basis, as you specify, or may be mailed by check on a monthly basis.
- Interest begins to accrue on the business day you deposit cash and noncash items (For example, checks).

Early Withdrawal Penalty:

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

Renewal Policy:

- This account will be automatically renewed at maturity at the then prevailing interest rate and annual percentage yield. You have seven (7) calendar days after the maturity date to add funds or withdraw funds without an early withdrawal penalty except for loss of interest.

**Information concerning your
30, 48 or 96 month Certificates of Deposit (CD's)**

> **30 Month Certificate**

> **48 Month Certificate**

> **96 Month Certificate**

Opening Balance:	\$2000.00
Minimum Balance:	\$2000.00
Minimum Balance to Earn Interest and Annual Percentage Yield:	\$2000.00
<small>(no interest will be paid on days when balance falls below minimum).</small>	

Rate Information:

As of _____
the interest rate for your account is _____ %
with an annual percentage yield of _____ %
You will be paid this rate until the maturity date of the certificate.

Your certificate will mature on: _____

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 daily and credited to your account on the last day of the quarter and at maturity.
- Interest will be mailed by check, credited to some other account you specify or added to your certificate balance on a quarterly basis, as you specify, or may be mailed by check on a monthly basis.
- Interest begins to accrue on the business day you deposit cash and noncash items (For example, checks).

Early Withdrawal Penalty:

- If you withdraw any principal before the maturity date, a penalty equal to six months interest will be charged to your account.
- The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

Renewal Policy:

- This account will be automatically renewed at maturity at the then prevailing interest rate and annual percentage yield. You have seven (7) calendar days after the maturity date to add funds or withdraw funds without an early withdrawal penalty except for loss of interest.

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

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Individual Retirement Accounts (IRA's)

This account is for the individual just starting an IRA without the benefit of a rollover or a full \$2000 initial contribution.

Opening Balance:	\$250.00
Minimum Balance:	\$250.00
Minimum Balance to Earn Interest and Annual Percentage Yield:	\$250.00
(no interest will be paid on days when balance falls below minimum).	

Rate Information:

As of _____
the interest rate for your account is _____ %
with an annual percentage yield of _____ %
You will be paid this rate until the maturity date of the certificate.
Your certificate will mature on: _____

Transaction Information:

- All future deposits to this account must be at least \$100.00.

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 noncash items (For example, checks).

Early Withdrawal Penalty:

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

Renewal Policy:

- This account will be automatically renewed at maturity at the then prevailing interest rate and annual percentage yield. You have seven (7) calendar days after the maturity date to add funds or withdraw funds without an early withdrawal penalty except for loss of interest.
- In addition to these disclosures, IRAs are governed by requirements established by the Internal Revenue Service which also apply.

For Individual Retirement Accounts with balances larger than \$2000.00

- Certificates of Deposit are available for use as Individual Retirement Accounts following requirements established by the Internal Revenue Service.
- In addition to the IRS requirements, normal disclosures for Certificates of Deposit apply.

Retirement plans

Our Certificates of Deposit can also be used by our Small Business and Corporate account holders to help fund their retirement plans.

If you have a plan in place or would like to start one, call us at:
1-773-561-7051



REACH YOUR GOALS WITH OUR HIGH YIELDING CD'S



North Side Federal Savings
5159 North Clark Street
Chicago, Illinois 60640
Phone: 773-561-7051
Fax: 773-561-8673

www.northsidefederal.com

CERTIFICATES · OF · DEPOSIT



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Effective July 1, 2002