

### Passbook Savings Account

Opening Balance:	\$50.00
Minimum Balance:	\$50.00
Minimum Balance to Earn Interest and Annual Percentage Yield:	\$50.00
(no interest will be paid on days when balance falls below minimum).	

#### Transaction Information:

- You may be restricted from making withdrawals without your passbook.
- See the section titled "Electronic Fund Transfer Restrictions" for further transaction information.

#### 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 is compounded daily and credited to your account on the last day of the quarter.
- Interest begins to accrue on the business day you deposit cash and noncash items (for example, checks).
- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time. The maximum and minimum interest rate for your account is not limited.
- See our Rate Sheet for the current Interest Rate and Annual Percentage Yield.

### Super Passbook Account

Opening Balance:	\$2,500.00
Minimum Balance:	\$0.01

#### Transaction Information:

- You may be restricted from making withdrawals without your passbook.
- See the section titled "Electronic Fund Transfer Restrictions" for further transaction information.

#### 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 is compounded daily and credited to your account on the last day of the quarter.
- We pay on the full balance in the account the Interest Rate that corresponds to the applicable deposit tier.
- Interest begins to accrue on the business day you deposit cash and noncash items (for example, checks).
- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time. The maximum and minimum interest rate for your account is not limited.
- See our Rate Sheet for the current Interest Rate and Annual Percentage Yield.

### Statement Savings Account

Opening Balance:	\$50.00
Minimum Balance:	\$50.00
Minimum Balance to Earn Interest and Annual Percentage Yield:	\$50.00
(no interest will be paid on days when balance falls below minimum).	

#### Transaction Information:

- See the section titled "Electronic Fund Transfer Restrictions" for further transaction information.

#### 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 is compounded daily and credited to your account on the last day of the quarter.
- Interest begins to accrue on the business day you deposit cash and noncash items (for example, checks).
- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time. The maximum and minimum interest rate for your account is not limited.
- See our Rate Sheet for the current Interest Rate and Annual Percentage Yield.

### Money Market Account

Opening Balance:	\$2,500.00
Minimum Balance:	\$2,500.00
Maintenance Fee:	\$15.00
(if account falls below minimum balance anytime during monthly statement cycle).	
Activity Service Charge:	None
Minimum Balance to Earn Interest and Annual Percentage Yield:	\$2,500.00
(no interest will be paid on days when balance falls below minimum).	

#### Transaction Information:

- You may make no more than six (6) transfers per monthly statement cycle, but no more than three (3) may be payments by check payable to third parties.
- Unlimited withdrawals and transfers between your accounts are allowed at the association.
- Transfers/checks in excess of the allowable limits will be subject to a \$10.00 service charge each.
- If the number of allowable transfers/checks in more than 3 months of any 12 month period is exceeded, your Money Market Account will have to be converted to a NOW account or if you notify us, a checking account.
- See the section titled "Electronic Fund Transfer Restrictions" for further transaction information.

#### 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.
- We pay on the full balance in the account the Interest Rate that corresponds to the applicable deposit tier.
- Interest is compounded daily and credited to your account on the last day of the month.
- Interest begins to accrue on the business day you deposit cash and noncash items (for example, checks).
- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time. The maximum and minimum interest rate for your account is not limited.
- See our Rate Sheet for the current Interest Rate and Annual Percentage Yield.

### Electronic Fund Transfer Restrictions

The following restrictions apply to the Passbook Savings, Super Passbook Savings, Statement Savings and Money Market Accounts when electronic funds are transferred between accounts or to third parties:

- You may make no more than six (6) electronic, telephonic or preauthorized transfers or withdrawals per monthly statement cycle, but no more

than three (3) 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 3 months of any 12 month period is exceeded, the electronic, telephonic or preauthorized transaction feature of the account will be discontinued.
- For more information on this service and related fees, see our Electronic Fund Transfer disclosure.

### N.O.W. Account

Opening Balance:	\$800.00
Minimum Balance:	\$800.00
Available Overdraft Balance:	\$100.00
(a fee is assessed for each overdraft - please see current fee schedule).	
Maintenance Fee:	\$10.00
(if account falls below minimum balance anytime during monthly statement cycle).	
Activity Service Charge:	None
Minimum Balance to Earn Interest and Annual Percentage Yield:	\$800.00
(no interest will be paid on days when balance falls below minimum).	

#### 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 is compounded monthly and credited to your account on the last day of the month.
- Interest begins to accrue on the first business day following the day you deposit noncash items (for example, checks).
- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time. The maximum and minimum interest rate for your account is not limited.
- See our Rate Sheet for the current Interest Rate and Annual Percentage Yield.

### Minor Passbook Account

Opening Balance:	\$50.00
Minimum Balance:	\$50.00
Minimum Balance to Earn Interest and Annual Percentage Yield:	\$50.00
(no interest will be paid on days when balance falls below minimum).	

#### Transaction Information:

- You may be restricted from making withdrawals without your passbook.
- See the section titled "Electronic Fund Transfer Restrictions" for further transaction information.

This account must be established by an individual of legal age for the benefit of the minor under the rules of the Illinois Uniform Transfers to Minors Act.

#### 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 is compounded daily and credited to your account on the last day of the quarter.
- Interest begins to accrue on the business day you deposit cash and noncash items (for example, checks).
- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time. The maximum and minimum interest rate for your account is not limited.

- See our Rate Sheet for the current Interest Rate and Annual Percentage Yield.

### Children's Accounts

This account is designed to introduce children to the responsibilities of money management and the basics of a savings account.

Opening Balance:	\$5.00
Minimum Balance:	\$5.00
Minimum Balance to Earn Interest and Annual Percentage Yield:	\$5.00

#### Transaction Information:

- This account must be established by an individual of legal age with minor(s) as coowner(s). All transactions which require a signature, must have the signature of adult and minor.
- You may be restricted from making withdrawals without your passbook.

#### 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 is compounded quarterly and credited to your account on the last day of the quarter.
- Interest begins to accrue on the business day you deposit cash and noncash items (for example, checks).
- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time. The maximum and minimum interest rate for your account is not limited.
- See our Rate Sheet for the current Interest Rate and Annual Percentage Yield.

### Holiday Accounts

Opening Balance:	\$5.00
Minimum Balance:	\$5.00
Minimum Balance to Earn Interest and Annual Percentage Yield:	\$5.00

#### Payment Amount:

- Customer determines the timing and amount of payment into account.

#### Maturity:

- During the last week in October, all funds less \$5.00 to hold the account open will be sent by check to the account holder.

#### Transaction Information:

- No withdrawals are allowed on the account until maturity. Any withdrawals before maturity will result in closure of account.
- The balance cannot fall below the Minimum Balance.

#### 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 is compounded quarterly and credited to your account on the last day of the quarter.
- Interest begins to accrue on the business day you deposit cash and noncash items (for example, checks).
- Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate for your account at any time. The maximum and minimum interest rate for your account is not limited.
- See our Rate Sheet for the current Interest Rate and Annual Percentage Yield.

### Certificates of Deposit

In general, the following disclosures apply to all certificates of deposit:

- 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 will be mailed by check, credited to some other account you specify or added to your certificate balance on a quarterly or monthly basis, as you specify.
- Interest begins to accrue on the business day you deposit cash and noncash items (for example checks).
- After the account is opened, you may not make deposits into or withdrawals from this account until the maturity date.
- If any of the deposit is withdrawn before the maturity date, an early withdrawal penalty as shown on our Rate Sheet will be imposed
- The certificate of deposit will automatically renew at maturity at the then prevailing interest rate and annual percentage yield. You will have 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 rate sheet for current minimum balance to earn Interest Rate and Annual Percentage Yield, and early withdrawal penalty for the various certificate of deposit accounts we offer.
- When you select the specific certificate of deposit account you wish, we will provide a detailed disclosure of the above terms that apply to your chosen account.

### Individual Retirement Accounts

- We offer an account for individuals just starting an IRA without the benefit of a rollover or a full \$2000 initial contribution.
- Certificates of Deposit are also 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.

### Checking Accounts

#### BASIC CHECKING

This checking account offers you a basic, low cost account. Your checks will be returned to you monthly with your itemized statement.

Opening Balance:	\$150.00
Minimum Balance:	None
Available Overdraft Balance:	\$100.00
	(a fee is assessed for each overdraft - please see current fee schedule).
Maintenance Fee:	None

#### CHECKING PLUS

This account is for the customer who writes many checks during the month. Your checks will be returned to you monthly with your itemized statement.

Opening Balance:	\$500.00
Minimum Balance:	\$500.00
Available Overdraft Balance:	\$100.00
	(a fee is assessed for each overdraft - please see current fee schedule).
Maintenance Fee:	\$8.00 per month
	(if account falls below minimum balance anytime during monthly statement cycle).
Activity Service Charges:	\$0.25 per check greater than 25 per monthly statement cycle.

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

[www.northsidefederal.com](http://www.northsidefederal.com)

# DISCLOSURE OF ACCOUNT TERMS



Savings Accounts  
Checking Accounts  
Certificates of Deposit  
N.O.W.  
Money Market Deposit Accounts

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

[www.northsidefederal.com](http://www.northsidefederal.com)



Effective July 1, 2002