

Consumer Liability for Electronic Fund Transfers

Tell us at **once** if you believe your card and/or code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning us is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit, if any. If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do **not** tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

If you believe you card and/or code has been lost or stolen call: 1-800-554-8969 (24 hours per day) or 1-773-561-7051. You should also call 1-773-561-7051 or write to the address listed below if you believe a transfer has been made using the information from your check without your permission.

Electronic Payment Department
North Side Federal Savings
5159 North Clark Street
Chicago, IL 60640

For purposes of these disclosures, our business days are Monday, Tuesday, Wednesday, Thursday, Friday and Saturday. Holidays are not included.

Account Access - You may use your card and/or code to:

- ◆ Withdraw cash from your checking, NOW, Money Market, or savings accounts.
- ◆ Make deposits to your checking, NOW, Money Market or savings accounts.
- ◆ Transfer funds between your checking, NOW, Money Market, and savings accounts.
- ◆ Pay for purchases at places that have agreed to accept the card.
- ◆ Pay bills from your checking, NOW, Money Market or savings accounts in the amounts and on the days you request.

Some of these services may not be available at all terminals.

Electronic Check Conversion - You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases and/or pay bills.

Certain limitations exist on the number and amount of transaction you may make with your card. Please see our other account disclosures for transaction limitations and fees for transactions in excess of the limitations and for the amounts you will be charged for using the electronic fund transfer service.

We will disclose information to third parties about your account or the transfers you make:

- ◆ Where it is necessary for completing transfers, or
- ◆ In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- ◆ In order to comply with government agency or court orders, or
- ◆ If you give us your written permission.

You can get a receipt at the time you make any transfer to or from you account using one of our

automated teller machines.

The following applies to all accounts:

If you have arranged to have only direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-773-561-7051 to find out whether or not the deposit has been made.

You will get a monthly account statement unless you only have a direct deposit made to your passbook savings account. You can bring your passbook to us, and we will record any electronic deposits that were made to your account since the last time you brought in your passbook.

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call us at 1-773-561-7051, or write us at 5159 North Clark Street, Chicago, Illinois, 60640, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing, and get it to us within 14 days after you call. We will charge you \$30.00 for each stop-payment order you give.

If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be.

If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- ◆ If, through no fault of ours, you do not have enough money in your account to make the transfer.
- ◆ If the automated teller machine where you are making the transfer does not have enough cash.
- ◆ If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- ◆ If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- ◆ There may be other exceptions stated in our agreement with you.
- ◆ If the transfer would go over the limit on your overdraft allowance.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Telephone us at 1-773-561-7051 or write us at 5159 North Clark Street, Chicago, Illinois, 60640 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 business days to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up

to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Cardholder Agreement

The card, when issued, is the property of North Side Federal Savings and Loan Association of Chicago and the right to use it may be revoked at any time. By signing the agreement, Cardholder acknowledges receipt of, and agrees to the terms and conditions of all disclosures. Cardholder agrees to abide by the rulings and bylaws of the carriers of the electronic services including, but not limited to STAR_{sm}, Cirrus®, and MasterCard®. In the event of an overdraft caused by electronic fund transfer activity, Cardholder agrees to immediately fund the affected account for the amount of the shortage plus any applicable fees assessed by the Association. Cardholder agrees to keep the Personal Identification Number (PIN) which accesses accounts attached to the card confidential.

Electronic Fund Transfer Fee Schedule

In addition to our regular account fees, the following fees may be assessed against your account for electronic fund transfer activity, per occurrence. Please see your account disclosures for fee waivers of listed transactions, if applicable. There will be no fee charged on your North Side Federal account for transactions on ATMs owned and operated by North Side Federal Savings. Fees for ATM transactions apply to ATMs not owned and operated by North Side Federal Savings (effective March 7, 2008)

Cash withdrawal at ATM	\$1.00
Point of Sale transactions, local network	FREE
Deposit at ATM	\$1.00
Balance inquiry at ATM (first 5 free)	\$1.00
Transfer of funds between accounts at ATM (first 5 free)	\$1.00
Replacement of ATM or Debit card	\$5.00
Stop payment of preauthorized debit	\$30.00
Electronic payment returned unpaid	\$25.00
Overdraft of account	\$25.00

ATM surcharge fees may apply at terminals not owned and operated by North Side Federal Savings.