



CHECK TRANSACTIONS ON YOUR ACCOUNTS ONLINE

Instructions for Online Banking at North Side Federal Savings

Welcome! We are pleased that you have signed up for this great product and hope that you will use it often!

To Log on to your account:

- (1) Go to www.northsidefederal.com and follow the link to Online Banking or hit the quick link at the bottom of the screen
- (2) Enter your username and password - if this is your first time logging in, you will be prompted to change your password to one of your own choosing (at least six characters in length) on the following screen.
- (3) You are ONLINE! - remember to log off at the end of your session.

What you see first - Account Overview

The account overview lists your linked accounts with bank generated descriptions and the last four digits of the account number. You can change the descriptions to those of your own choice by going to the Tools and Reminders area. The balances shown are the last balances known to the secure servers which run the site.

To obtain a current balance, click on the "vault" and the "As Of" date should update to "NOW". To get a quick snapshot of the account including the last few transactions, click on the account.

The Online Banking Areas

Click on any one of the service icons to access those features. The icons include Banking, Planning, Customer Service, Tools and Reminders, and Help.

The following options are available for each area accessed:

Banking

- Account Overview (main screen)
- Account Statement
View Statements
Search Transactions
Download to Microsoft Money or Quicken
- Transfer Funds

Planning

- Loan Calculators

Customer Service

- Bank Mail (read and send)
- Check copy
- Check reorder
- Address Change
- Stop Payment request
- Wire Transfer request

Tools and Reminders

- Change Password
- Account Nicknames

Help

- All you need to know about Online Banking

(continued other side)

THIS IS A FREE SERVICE PROVIDED BY NSFS - SO SIGN UP TODAY!

Internet banking application

CUT HERE

Please fill out legibly below

Authorized Signers Only _____	Signature _____	Phone Number _____	
Account Owner (please print) _____	_____	_____	_____
_____	Savings <input type="checkbox"/> Checking/NOW <input type="checkbox"/> Certificate CD <input type="checkbox"/> Loan <input type="checkbox"/>	_____	_____
_____	Savings <input type="checkbox"/> Checking/NOW <input type="checkbox"/> Certificate CD <input type="checkbox"/> Loan <input type="checkbox"/>	_____	_____
_____	Savings <input type="checkbox"/> Checking/NOW <input type="checkbox"/> Certificate CD <input type="checkbox"/> Loan <input type="checkbox"/>	_____	_____
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_____	Savings <input type="checkbox"/> Checking/NOW <input type="checkbox"/> Certificate CD <input type="checkbox"/> Loan <input type="checkbox"/>	_____	_____

Please send this completed form to: North Side Federal Savings at the address on the left. Upon receipt, North Side Federal will send in a separate mailing to each user, their online information including temporary password.

Internet banking application

Please provide below the necessary information on the accounts you wish to access through the internet. In order for multiple accounts to be linked and accessed, you must be a joint party on all accounts to be linked. If you are not the primary account holder, permission of the primary account holder may be needed.

If you have any questions, please contact us at:

1-773-561-7051

**North Side Federal Savings
5159 North Clark Street
Chicago, Illinois 60640**

INTERNET BANKING



THE FUTURE IS HERE

Some useful tips and reminders:

For your own protection, you will be logged off if there is prolonged inactivity during your online session.
 Refrain from using the "back" button on your browser - use the onscreen controls instead.
 Your username and password are specific to you as an individual accessing your accounts, as well as identifying yourself to us as the person accessing the online service. Please keep them secret and do not share them with joint parties on the account. We also recommend that you change your password from time to time for security reasons.

If joint parties to the account wish internet access, a separate username and password will be issued.
 To download your account activity to Microsoft Money or Quicken, go to the Banking area, click on the Account Statement prompt then input the time frame you want to download. Online Banking will generate a file which will be saved on your computer and can then be imported into either program by following the instructions provided by the software distributor.

Internet Banking uses a secure e-mail system to inform the association of various customer service requests such as stop payments or check reordering which will be acted on when received and read by North Side Federal personnel. Information sent when you are logged in is of a confidential nature and will remain that way. Remember - never send confidential information over the Internet unless you are logged in and in a secure environment.

Do not use this system to report a lost or stolen ATM or debit card - always phone 1-800-528-2273. If this number is not available, try us at 1-773-561-7051 or 1-773-561-7687.

Use the system frequently! There is no cost for online access. If your username is dormant for a prolonged period of time, for security purposes, we may restrict access and require you to reapply.

Fees for online requests such as stop payments, check copy requests or the like may apply. See our current Fee Schedule for more information.



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

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www.northsidefederal.com



Effective June 1, 2002

Please fill out legibly below

Authorized Signers Only

Account Owner (please print)

Social Security Number

Signature

Phone Number

CUT HERE

Account Number _____	Savings <input type="checkbox"/>	Checking/NOW <input type="checkbox"/>	Certificate CD <input type="checkbox"/>	Loan <input type="checkbox"/>
Account Number _____	Savings <input type="checkbox"/>	Checking/NOW <input type="checkbox"/>	Certificate CD <input type="checkbox"/>	Loan <input type="checkbox"/>
Account Number _____	Savings <input type="checkbox"/>	Checking/NOW <input type="checkbox"/>	Certificate CD <input type="checkbox"/>	Loan <input type="checkbox"/>
Account Number _____	Savings <input type="checkbox"/>	Checking/NOW <input type="checkbox"/>	Certificate CD <input type="checkbox"/>	Loan <input type="checkbox"/>
Account Number _____	Savings <input type="checkbox"/>	Checking/NOW <input type="checkbox"/>	Certificate CD <input type="checkbox"/>	Loan <input type="checkbox"/>
Account Number _____	Savings <input type="checkbox"/>	Checking/NOW <input type="checkbox"/>	Certificate CD <input type="checkbox"/>	Loan <input type="checkbox"/>
Account Number _____	Savings <input type="checkbox"/>	Checking/NOW <input type="checkbox"/>	Certificate CD <input type="checkbox"/>	Loan <input type="checkbox"/>
Account Number _____	Savings <input type="checkbox"/>	Checking/NOW <input type="checkbox"/>	Certificate CD <input type="checkbox"/>	Loan <input type="checkbox"/>

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Internet banking application - additional user



www.northsidefederal.com