

NORTH SIDE *Federal* SAVINGS

Hours of Operation - Effective January 3, 2011

Monday	8:30am to 5:00pm
Tuesday	8:30am to 5:00pm
Wednesday	8:30am to 5:00pm
Thursday	8:30am to 5:00pm
Friday	8:30am to 6:00pm
Saturday	7:30am to 1:00pm
Legal Holidays	No Business Transacted

24 Hour Access to Your Accounts

- Debit/ATM Card
- Online Banking & BillPay
- Night Depository

www.northsidefederal.com

North Side Federal Savings
5159 N Clark Street
Chicago IL 60640-2829
Phone: 773.561.7051
Fax: 773.561.8673



North Side Federal Savings Fee Schedule - Effective January 1, 2011

The following fees may be assessed against your account.

Savings/Mortgage fees

Account balancing/Research, per hour	\$25.00
Accounts closed within 3 months	\$20.00
Collection item (<i>incoming/outgoing - domestic</i>)	\$10.00
Collection item (<i>incoming/outgoing - international</i>)	\$20.00
Coin counting (<i>customer</i>)	Free
Coin counting (<i>non-customer</i>)	10% of total
Coin (<i>non-customer</i>), per roll	\$0.10
Copies (<i>customer - limit 10</i>)	Free
Copies (<i>non-customer - limit 10</i>), per copy	\$0.10
Deposited check returned	\$20.00
Deposited check returned, second time	\$25.00
Dormant account, annually	\$5.00
Electronic payment returned unpaid	\$30.00
Garnishment/Levy, per incident	\$25.00
Gift checks, per check	\$3.00
Immigration letters	\$10.00
IRA transfer/closing	\$20.00
Money orders (<i>customer</i>)	\$1.50
Money orders (<i>non-customer</i>) up to \$200.00	\$5.00
Stop payments, each:	
Bank Check	\$30.00
Money Order	\$10.00
Travelers checks (<i>senior citizens free</i>)	\$1.00/hundred
Travelers checks for two	\$2.00/hundred
Travelers checks for two, senior citizens	\$1.00/hundred
Verification of deposit, per request	\$10.00
Wire transfers, incoming	Correspondent bank charges
Wire transfers, outgoing	Correspondent bank charges

Checking account fees

Account balancing/Research, per hour	\$25.00
Accounts closed within 3 months	\$20.00
Certified check	\$35.00
Check printing	Prices vary according to style
Copy of cancelled check, per copy	\$2.00
Deposited check returned	\$20.00
Deposited check returned, second time	\$25.00
Dormant account, annually	\$5.00
Duplicate statement, per month	\$5.00
Electronic payment returned unpaid	\$30.00
Garnishment/Levy, per incident	\$25.00
Insufficient funds, per item	\$30.00
Non-customer check cashing	\$10.00
Overdraft of account, per occurrence*	\$30.00
Return of check unpaid, per item	\$30.00
Stop payment: NOW/MMDA/checking	\$30.00
Temporary checks, quantity 10	\$5.00
Verification of deposit, per request	\$10.00
Wire transfers, incoming	Correspondent bank charges
Wire transfers, outgoing	Correspondent bank charges

*Not assessed when overdraft is a result of applied service charges.

Electronic Funds Transfers

Cash withdrawal or deposit at an ATM not owned or operated by North Side Federal Savings	\$1.00
Balance inquiry at an ATM not owned or operated by North Side Federal Savings (<i>first 5 are free</i>)	\$1.00
Transfer of funds between accounts at an ATM not owned or operated by North Side Federal Savings (<i>first 5 are free</i>)	\$1.00