

# NORTH SIDE *Federal* SAVINGS

## Hours of Operation - Effective January 1, 2016

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

## 24 Hour Access to Your Accounts

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

[www.northsidefederal.com](http://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, 2016

*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 (incoming/outgoing - domestic)	\$10.00
Collection item (incoming/outgoing - international)	\$20.00
Coin counting (customer)	Free
<b>Coin counting (non-customer)</b>	<b>15% of total</b>
Coin (non-customer), per roll	\$0.10
Copies (customer - limit 10)	Free
Copies (non-customer - limit 10), per copy	\$0.10
<b>Deposited check returned</b>	<b>\$30.00</b>
<b>Deposited check returned, second time</b>	<b>\$30.00</b>
Dormant account, annually	\$5.00
Electronic payment returned unpaid	\$30.00
<b>Garnishment/Levy, per incident</b>	<b>\$30.00</b>
Immigration letters	\$10.00
IRA transfer/closing	\$20.00
Money orders (customer)	\$1.50
Money orders (non-customer) up to \$200.00	\$5.00
Stop payments, each	
Bank Check	\$30.00
<b>Money Order</b>	<b>\$20.00</b>
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
Check printing	Prices vary according to style
Copy of cancelled check, per copy	\$2.00
<b>Deposited check returned</b>	<b>\$30.00</b>
<b>Deposited check returned, second time</b>	<b>\$30.00</b>
Dormant account, annually	\$5.00
Duplicate statement, per month	\$5.00
Electronic payment returned unpaid	\$30.00
<b>Garnishment/Levy, per incident</b>	<b>\$30.00</b>
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

**\*Overdrafts limited to 6 per month.**

*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 (first 5 are free)	\$1.00
Transfer of funds between accounts at an ATM not owned or operated by North Side Federal Savings (first 5 are free)	\$1.00