

NORTHSIDE PRODUCTS AND FEE SCHEDULE

February 1, 2019

The annual percentage yield on all certificates of deposit with a term length indicated in a range of months/years is calculated on the maximum term length for that particular certificate. For example, on "UP to 24 month Certificate of Deposit", the annual percentage yield is calculated on 24 months.

STAR SECURE CHECKING

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the average daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. No minimum current balance is required to obtain APY. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: Your account will be charged a \$5.00 monthly service charge. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

GOLDEN STAR CHECKING

This account is for persons that have reached their 50th birthday or beyond.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. No minimum current balance is required to obtain APY. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$100.00 to open this account. This account is for persons that have reached their 50th birthday or beyond.

SIMPLE STAR CHECKING

Limitations: You must deposit \$25.00 to open this account.

GUIDING STAR CHECKING

Limitations: You must deposit \$25.00 to open this account.

RESTART CHECKING

Limitations: You must deposit \$100.00 to open this account.

Account Fees: Your account will be charged a \$10.00 monthly service charge.

STAR BUSINESS CHECKING

Limitations: You must deposit \$100.00 to open this account.

Account Fees: Your account will be charged \$.15 per debit and/or credit items in excess of 150 items during the statement cycle.

NORTHSTAR BUSINESS CHECKING

Limitations: You must deposit \$100.00 to open this account.

Account Fees: Your account will be assessed a \$10.00 monthly service charge if your average daily balance falls below \$1500.00.

Your account will be charged \$.15 per debit and/or credit items in excess of 250 items during the statement cycle. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

NORTHSTAR NOW ACCOUNT

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. No minimum current balance is required to obtain APY. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$1,000.00 to open this account.

Account Fees: Your account will be charged \$.15 per debit and/or credit items in excess of 500 items during the statement cycle. Your account will be assessed a \$15.00 monthly service charge if your average daily balance falls below \$1000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

BUSINESS ANALYSIS CHECKING

Limitations: You must deposit \$100.00 to open this account.

Account Fees: Our Business Analysis Checking offers the business customer an opportunity for its daily collected

balances to offset its service charge through an earnings credit.

The service charges are as follows:

Monthly Service Charge - \$15.00

Per credit item - \$00.30

Per debit item - \$00.15

Deposit Item - City \$00.11

Deposit Item - District \$00.11

Deposit Item - Other \$00.12

Deposit Item - Local \$00.11

Deposit Item - Region \$00.11

Deposit Item - On Us \$00.11

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STAR SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. No minimum current balance is required to obtain APY. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account quarterly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: Your account will be assessed a \$3.00 quarterly service charge if your average daily balance falls below \$100.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The following fee applies to this account: Star Savings Excessive Withdrawal Fee if your account exceeds the withdrawal limit noted above in the limitations section of this disclosure: \$3.00.

RISING STAR SAVINGS

PRODUCT INFORMATION: This account is for individuals Seventeen (17) years old or younger.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. No minimum current balance is required to obtain APY. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account quarterly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a

periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$25.00 to open this account. This account is for individuals seventeen (17) years old or younger. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: The following fee applies to this account: Rising Star Savings Excessive Withdrawal Fee if your account exceeds the withdrawal limit noted above in the limitations section of this disclosure: \$2.00.

HEALTH SAVINGS ACCOUNT

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. No minimum current balance is required to obtain APY. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

MONEY MARKET ACCOUNT

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the average daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. No minimum current balance is required to obtain APY. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$1,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in

person, by messenger, by mail or at an ATM are unlimited.

Account Fees: Your account will be assessed a \$10.00 monthly service charge if your average daily balance falls below \$1000.00. Your account may be charged a \$10.00 excessive withdrawal fee if your account exceeds the withdrawal limit noted above in the limitations section of this disclosure. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

3 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for three months or the term specified at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in three months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of one months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

6 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for six months or the term specified at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in six months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of one months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

12 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for twelve months or the term specified at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in twelve months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

13 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At your discretion, you may change the interest rate on the account by requesting a bump up (increase) to the rate one time during the initial term of the CD, if the bank offers a higher APY for a comparable term. If the bump rate option is requested, the rate on the 13 month CD may be bumped up to the current 12 month CD APY. Customer must initiate the contact to the bank to make the request for the bump (increase) of the APY. The increase will be for the remainder of the initial term. At renewal, rate will renew at the then current 12 month CD APY. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a

daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$25,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in thirteen months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. Renewal term will be 12 months at the then current 12 month CD rate.

18 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for eighteen months or the term specified at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in eighteen months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

2 YEAR CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for twenty four months or the term specified at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account.

You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in twenty four months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

3 YEAR CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for thirty six months or the term specified at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in thirty six months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

4 YEAR CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for forty eight months or the term specified at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You

may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in forty eight months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

5 YEAR CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for sixty months or the term specified at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in sixty months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA MONEY MARKET

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the average daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. No minimum current balance is required to obtain APY. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized

or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: Your account may be charged a \$10.00 excessive withdrawal fee if applicable. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

IRA 3 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for three months or the term specified at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in three months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of one months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA 6 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for six months or the term specified at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You

may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in six months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of one months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA 12 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for twelve months or the term specified at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in twelve months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA 13 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At your discretion, you may change the interest rate on the account by requesting a bump up (increase) to the rate one time during the initial term of the CD, if the bank offers a higher APY for a comparable term. If the bump rate option is requested, the rate on the 13 month CD may be bumped up to the current 12 month CD APY. Customer must initiate the contact to the bank to make the request for the bump (increase) of the APY. The increase will be for the remainder of the initial term. At renewal, rate will renew at the then current 12 month CD APY. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$25,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in thirteen months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. Renewal term will be 12 months at the then current 12 month IRA CD rate.

IRA 18 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for eighteen months or the term specified at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in eighteen months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA 2 YEAR CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for twenty four months or the term specified at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to

calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in twenty four months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA 3 YEAR CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for thirty six months or the term specified at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in thirty six months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA 4 YEAR CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for forty eight months or the term specified at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a

daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in forty eight months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA 5 YEAR CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for sixty months or the term specified at account opening. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited monthly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in sixty months or the term specified at account opening. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 months interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

OTHER ACCOUNT FEES

The following fees apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

Dormant Account Fee: after the account has been dormant one (1) year a charge of \$5.00 per month for a maximum of \$60.00.

Garnishment/ Tax Levy Fee: \$50.00 per occurrence

Collection Fee on Incoming Items: \$5.00 per item

Collection Fee Outgoing Item: \$5.00 per item

Returned NSF Fee due to an overdraft created by check, in person withdrawal, or other

electronic means: \$20.00 per item
Returned Deposit Item: \$10.00 per item
Stop Payment Fee: \$30.00 per occurrence

electronic means: \$20.00 per item
Continuous Overdraft Fee: \$5.00 per occurrence after 6 consecutive calendar days in overdraft

ATM or Debit Card Replacement Fee: \$5.00 per card
Overdraft Transfer Fee: \$ 5.00 per transfer
Charged Off Account Fee: \$25.00

Account Closing Fee (within 90 days of opening): \$10.00
ATM/Debit Card Limit Increase: \$5.00 per occurrence

The following fee applies to Simple Star Checking; Guiding Star Checking; and Restart Checking Accounts:

Paper Statement Fee: \$2.00

The following fees apply to Star Business Checking; NorthStar Business Checking; NorthStar NOW Account; and Business Analysis Checking Accounts:

Unauthorized Entry Fee: \$4.50 for each debit returned as unauthorized, using reason codes R05, R07, R10, R29, and R51.

NorthSide OnSite Charge: \$50.00 per month - first 3 months free

Currency/Coin Order: \$.10 per roll of coin and \$.10 per \$100.00 of currency

Cash Management Bundle: \$40.00 per month - includes ACH Origination, Positive Pay, and Online Wire Transfer Initiation

The following fees apply to Star Secure Checking; Golden Star Checking; Simple Star Checking; Star Business Checking; NorthStar Business Checking; NorthStar NOW Account; and Business Analysis Checking Accounts:

Express Account to Account Inbound Transfer: \$10.00 per Express Inbound Transfer

Express Account to Account Outbound Transfer: \$15.00 per Express Outbound Transfer

Send Funds P2P Pay: \$1.00 per transaction

Receive Funds P2P Pay: \$1.00 per transaction

OD Limit Fee - STAR Pay: \$20.00 per item

Standard Account to Account Failed Transfer: \$25.00 per Failed Transfer

Standard Account to Account Outbound Transfer: \$2.50 per Outbound Transfer

MISCELLANEOUS FEES AND CHARGES

Teller's Check Fee: \$5.00
Incoming Wire Transfer Fee: \$10.00
Outgoing Domestic Wire Transfer Fee: \$20.00
Outgoing Foreign Wire Transfer Fee: \$25.00

Statement Copy Fee: \$1.00 per page
Account Balancing Fee: \$20.00 per hour (min. \$10.00)
Account Research Fee: \$25.00 per hour (min. \$10.00) +
\$1.00 per printed page
Statement Returned by Post Office as Undeliverable: \$5.00
Image Statement Fee: \$1.00

ELECTRONIC FUNDS TRANSFER SERVICE LIMITS AND FEES

On- Line Banking

If you have this online banking service, the following limitations and fees will apply to your account:

- * For security purposes, there are limits on the frequency and amount of transfers you may make using this Online Banking Service.
- * There is no charge for online banking with us.

Mobile Banking

If you have this online banking service, the following limitations and fees will apply to your account:

- * For security purposes, there are limits on the frequency and amount of transfers you may make using this Online Banking Service.
- * Currently none
- * Currently none

P2P Pay - Person to Person

Transfer money from Northside accounts to pay others at another financial institution. Offered on eligible checking accounts. Contact Customer Service for details.. If you have this online banking service, the following limitations and fees will apply to your account:

- * **Sending Funds:**
Minimum Amount per Transfer: \$ 5.00
Maximum Amount per Transfer: \$ 250.00
Maximum Transfers per Day: 10
Maximum Amount per Day:: \$ 1,000.00
Maximum Amount per Week: \$ 3,000.00

Receiving Funds:

Minimum Amount per Transfer: \$ 5.00
Maximum Amount per Transfer: \$ 250.00
Maximum Transfers per Day: 10
Maximum Amount per Day: \$1,000.00
Maximum Amount per Week: \$ 3,000.00

- * \$1.00 per transaction to send funds or \$1.00 per transaction to receive funds is added to transaction amount.

A2A - Account to Account

Transfer funds from your Northside account to a qualifying account at another financial institution. Offered on eligible checking accounts. Contact Customer Service for details.. If you have this online banking service, the following limitations and fees will apply to your account:

- * **Standard Transfers:**
Minimum Amount per Transfer: \$ 20.00
Maximum Amount per Transfer: \$ 1,000.00
Maximum Transfers per Day: 3

Maximum Amount per Day: \$3,000.00
Maximum Transfers per Week: 10
Maximum Amount per Week: \$ 5,000.00

Express Transfers* (available after 30 days from sign up):
Minimum Amount per Transfer: \$ 50.00
Maximum Amount per Transfer: \$ 1,000.00
Maximum Amount per Day: \$ 3,000.00
Maximum Amount per Week: \$ 5,000.00

***If account incurs a Failed Transaction Fee then Express Transfer option is disabled.**

- * **Standard Account to Account Transfers:** \$ 2.50 per Outbound Transfer OR \$ 25.00 per Failed Transfer

Express Account to Account Transfers: \$10.00 per Inbound Transfer OR \$15.00 per Outbound Transfer

- * Fees added to transfer amount requested.

Bill Pay

Online Bill Pay. If you have this online banking service, the following limitations and fees will apply to your account:

- * Expedited Payments: \$ 9.95 per Electronic Expedited Payment and \$ 30.00 per Overnight Check Payment

ATM Card

TO REPORT A LOST OR STOLEN CARD CALL 1-800-528-2273. If you have this ATM service, the following limitations and fees will apply to your account:

- * You may withdraw up to a maximum of \$400.00 (if there are sufficient funds in your account) per day.
- * For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs.
- * We do not charge for ATM transactions at the present time.
- * There is a Replacement Card Fee of \$5.00 per card.
- * There is an ATM Card Limit Increase fee of \$5.00 per occurrence.

Other Direct Deposit

If you have this EFT service, the following limitations and fees will apply to your account:

- * We do not charge for any preauthorized EFTs.

Preauthorized Debit

If you have this EFT service, the following limitations and fees will apply to your account:

- * We do not charge for any preauthorized EFTs.

Government Direct Deposit

If you have this EFT service, the following limitations and fees will apply to your account:

- * We do not charge for any preauthorized EFTs.

Guiding Star Debit Card

TO REPORT A LOST OR STOLEN CARD CALL 1-800-528-2273. If you have this Combined ATM/Point of

Sale/Debit Card service, the following limitations and fees will apply to your account:

- * You may withdraw up to a maximum of \$400.00 (if there are sufficient funds in your account) per day.
- * For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs and this Point of Sale service.
- * We do not charge for ATM transactions at the present time.
- * There is a Replacement Card Fee of \$5.00 per card.
- * There is an ATM/Debit Card Limit Increase fee of \$5.00 per occurrence.
- * You may purchase up to a maximum of \$500.00 worth of goods and services per day, exclusive of ATM withdrawals.
- * We do not charge for any POS transactions.

Debit Card

TO REPORT A LOST OR STOLEN CARD CALL 1-800-528-2273. If you have this Combined ATM/Point of Sale/Debit Card service, the following limitations and fees will apply to your account:

- * You may withdraw up to a maximum of \$400.00 (if there are sufficient funds in your account) per day.
- * For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs and this Point of Sale service.
- * We do not charge for ATM transactions at the present time.
- * There is a Replacement Card Fee of \$5.00 per card.
- * There is an ATM/Debit Card Limit Increase fee of \$5.00 per occurrence.
- * You may purchase up to a maximum of \$1500.00 worth of goods and services per day, exclusive of ATM withdrawals.
- * We do not charge for any POS transactions.

Telephone Access 1-866-410-7128

If you have this Telephone Access service, the following limitations and fees will apply to your account:

- * There are no limits on the number or dollar amount of inquiries, transfers or withdrawals you may make per day.
- * For security purposes, there are limits on the frequency and amount of transfers you may make using this Audio Response service.
- * **We do not charge for any Audio Response Transactions.**