



The Very Best in Banking

We have been receiving many inquiries from our customers regarding our financial strength and the safety of their deposits. We would like to provide you with some important information regarding the strength and soundness of NorthSide Community Bank.

Are my deposits insured?

Your deposits are insured per account and structure up to \$250,000 and certain non-interest bearing accounts have unlimited insurance. Our personal bankers would be glad to assist you with verification of the level of FDIC insurance coverage for all of your accounts.

Is NorthSide Community Bank safe?

Yes. NorthSide Community Bank is well capitalized in excess of 14%, the highest category of capitalization by the regulators. The bank continues to be profitable.

Will you be requesting "TARP" funds from the Fed?

Yes. The Board of Directors and management are reviewing all options at this time and have made an application. The funds would assist the bank with maintaining strong capital ratios and liquidity.

Is your bank involved in real estate lending?

Yes. The bank's loan portfolio is diversified with many different projects, borrowers and industries. Our construction loan portfolio and acquisition loans are under some stress at this time. The bank is taking every possible action step in our collection efforts while working with borrowers to find successful conclusions.

Does your bank make first mortgage loans to consumers?

Yes. The bank has various programs for qualified borrowers for both fixed rate residential mortgages as well as home equity line of credits. The current interest rate on these programs has decreased over the last several months. Our consumer lending officers are ready to assist you with a purchase mortgage or a re-finance of your existing mortgage.

The bank is seeking to lend funds to qualified borrowers. Our focus remains to building strong customer relationships and serving the financial needs of our customers in the communities which we operate. Our staff is professional, educated and committed to providing you exceptional service.

For additional information please contact anyone of our bank managers

Gurnee	Nick Phillips	847-244-5100	Niles	Bill Kivit	847-692-7500
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