



Dear NorthSide Community Bank Customer,

Advantages are growing for you! We are excited to announce that Advia Credit Union is purchasing the assets and assuming the liabilities of NorthSide Community Bank. Advia is positioned in the top 3% of credit unions nationally in terms of asset size. Its financial soundness contributes to its mission of providing financial advantages for its members, communities, and team.

We are committed to providing quick and easy access to solutions that will maximize the financial value provided to you. Advia is equally dedicated to advancing lives in the communities they serve and will continue to play an integral part in the northwest Chicago suburban community through outreach and volunteerism. This acquisition will result in expanded service locations, low-cost borrowing options, outstanding digital delivery and yield on your savings and checking balances. For the team of NSCB, this results in added professional growth opportunity while still being able to maintain its local connections and partnerships.

While this letter serves to officially notify you about the purchase and acquisition as well as a change in deposit insurance coverage, we are including a special section that will help you navigate all immediate questions you might have about this transition. You are also encouraged to contact us with any additional questions by phone or email.

Purchase & Acquisition Date

The purchase transaction (or “acquisition”) is scheduled to be completed on or before October 1, 2024, pending regulatory approvals of the Federal Deposit Insurance Corporation (“FDIC”), the National Credit Union Administration and the Illinois Department of Financial and Professional Regulation. Upon the completion of the purchase transaction, when Advia Credit Union purchases and assumes all of NorthSide Community Bank’s loans and deposits, all customers of the bank will be automatically eligible to become members of Advia Credit Union. For NorthSide Community Bank customers who do not have at least \$5 in a deposit account with the bank, Advia Credit Union will fund a \$5 share account as required for membership. There will be no additional changes in your account structure or servicing until we combine and integrate our systems (“core systems integration”) – planned for the second quarter of 2025. You will be provided a minimum of thirty (30) days prior notice of any scheduled account changes.

Deposit Insurance (FDIC and NCUA)

NorthSide Community Bank is required by 12 CFR 307.3 to inform you that the insured status of NorthSide Community Bank, under the provisions of the Federal Deposit Insurance Act, will terminate after completion of the purchase transaction with Advia Credit Union. After the closing date, your deposits will be insured by the National Credit Union Share Insurance Fund (“NCUSIF”) and not by the FDIC. All of your current deposits will continue to be federally insured up to \$250,000 for each account category through the NCUA who administers the NCUSIF. We have included a chart comparing FDIC to NCUA insurance coverage with this letter. Therefore, following the transfer of your deposits to Advia Credit Union, the FDIC will not insure any new deposits or additions to existing deposits made by you. Please contact NorthSide Community Bank’s main office located at 5103 Washington Street; Gurnee, IL 60031, or call 847.244.5100, if additional information is needed regarding this portion of this notice or the insured status of your account(s).

No Interruption in Service

All NorthSide Community Bank locations will remain open to continue serving you during normal business hours. In addition, all bank ATMs will remain available, and you will continue to have access to property in your safe deposit box. Employees you know from the bank will continue to serve you as employees of Advia Credit Union. Please see our special section included with this letter to answer any additional questions you might have about your account access. Watch for additional information from us as we look to provide you a seamless transition to becoming a member of Advia Credit Union. We look forward to continuing to serve you.

Sincerely,

Sincerely, Patricia Clausen
NorthSide Community Bank
President & CEO

Jim Randall
NorthSide Community Bank
Chair

Jeff Fielder
Advia Credit Union
President & CEO

Donna Kalmeta
Advia Credit Union
Chair

Advantages are Growing

News about our acquisition plans – and the value it brings for you.

We are very excited to announce that membership with Advia Credit Union provides you with great value. Our combined team will offer you a greater variety of financial solutions, innovative access to your accounts, and competitive savings and loan rates – both for commercial and consumer relationships. We will be able to ultimately serve you in more ways, and in ways that also enhance our commitment to our local communities.

We understand that you may have some additional questions related to what it's all about ... so we're providing answers to some of these questions. Please review these helpful Q&As and let us know if you have others that we can help answer.

About the Acquisition

Why is NorthSide Community Bank being acquired by Advia Credit Union?

This acquisition provides us greater ability to operate with efficiency to be able to give back to our clients in the form of better technology, innovative services and with great deposit and loan rates.

What size is Advia Credit Union and where are they located?

Advia Credit Union is headquartered in Kalamazoo, Michigan. It holds a community-based membership with nearly 200,000 members. It has assets of nearly \$3 billion and operates with twenty-eight (28) branches throughout Northeastern Illinois (Cary, Crystal Lake, Woodstock), Southern Wisconsin (Beloit, Janesville, Elkhorn, Williams Bay, and Silver Lake), and Michigan.

Advia Membership

Pursuant to Advia's bylaws, upon acquisition, NorthSide Community Bank customers will immediately become eligible members of Advia Credit Union and Advia will establish and fund the \$5 par share savings account required for membership on behalf of each customer. In addition, Advia's primary regulator will make a finding in its approval order that all customers of NorthSide Community Bank are eligible for membership with Advia.

About the People

Will there be changes to your staff?

This acquisition is not anticipated to result in the closing of any NorthSide Community Bank branches or changes to the service team that you know. Further, it provides us with opportunity to add new positions as our financial services and locations continue to grow.

Who will be the President/CEO?

Jeff Fielder is the President & CEO of Advia CU.

About the Future

Where will the headquarters be of the credit union?

Advia's headquarters is in Kalamazoo, Michigan. We will develop and maintain a strong local and community focus in each area where we have branch locations.

When will I see signage begin to change at branch locations?

Branch signage will change following official regulatory approvals and completion of the acquisition.

Are you planning to close any branch locations?

We do not have any plans to close branches. We continually monitor the performance of each branch location to the needs of our membership. Our branches will grow to thirty-two (32) throughout Northeast Illinois, Southern Wisconsin, and Michigan.

About My Accounts

What's the benefit to me related to this acquisition?

We believe you will experience great rewards in the form of competitive rates and easy access tools to financial services. Large credit unions are equipped to provide greater member return, and enhanced delivery channels such as online services. Large credit unions are also able to provide additional career opportunities to employees. Advia's strength provides the size, resources and commitment necessary to competitively meet the financial needs of our customer clients, commercial, municipal and non-profit customers now and in the foreseeable future. If you do not desire to become a member of Advia, you can simply close your account(s) prior to the closing of the acquisition.

Will my account number change?

It's anticipated to be in the second quarter of 2025 that we will complete our core systems integration, which may require a slight change to account number structures. We will work to minimize any changes made to accounts, including your account number. We understand that this type of change may cause disruption, so our commitment will be to make any transition needed in the future such that you experience no hiccups in accessing your account information.

How will this affect my rates and service charges/fees?

When our core systems integration is complete, we will review all services provided to members, including service charges, to make sure that we provide consistent, low-cost access to the most innovative financial services you're requesting. To review Advia Credit Union's current service pricing information, please visit adviacu.org/disclosures.

Will I be able to access my account at new branches?

Immediately following our acquisition, you will have access to all branch locations and ATMs as you do currently. Limited account access may be available at other Advia CU locations until our core systems integration is complete (planned for second quarter of 2025). Following our core systems integration, in addition to enjoying access at all Advia CU branch locations, you will also be able to access your account at our Co-Op and Alliance One Networks with combined 35,000+ Surcharge-Free ATMs and Credit Union Family Service Center locations nationwide.

How will this impact how I pay my mortgage and other loans, make deposits or other transactions I currently conduct?

Immediately following our acquisition, you will continue to pay your mortgage, other loans, make deposits and conduct other financial transactions as you do currently – either by mailing to the same address(es) you do now, or by visiting a branch location, or via electronic transaction. Leading up to our core systems integration (anticipated in second quarter of 2025), you will be provided any updates to processing these types of transactions following the integration date.

Will I still be able to use my current checks?

Yes, you will continue to be able to use your current checks following our acquisition. At the time of our core systems integration, if new checks are necessary, a complimentary box will be provided to you.

Will I still be able to use my credit card?

Yes, you will continue to be able to use your current Credit Card following the purchase transaction. At some point, we will introduce a new card to you, and we will make sure you're made aware of all the many benefits of choosing the right card option.

Will I still be able to use my debit card?

Yes, you will continue to be able to use your current Debit Card following the purchase transaction. At the time of our core systems integration, we will provide you with a new card.

Will my online banking change?

Until our core systems integration is complete, you will continue to access your online banking as you do now. We are continually reviewing our electronic service options to bring you the newest technology to manage your transactions and stay connected to your account information. We will be introducing more robust features to our online and mobile banking to make it faster and more intuitive to how you access your funds. You will be notified well in advance of any changes, new apps, and whether these changes include any new requirements in accessing your information.

When your name changes, will my direct deposit still work?

Your direct deposit will continue to work without interruption. When we complete our core systems integration, and our routing number changes, we will work with you related to the change and confirm no interruption to your electronic direct deposit or automated regular withdrawals.

How will I get to the credit union's website?

Leading up to the acquisition, continue to visit NorthSide Community Bank online at www.nscombank.com. Following our acquisition and name change, you will still be able to access us from that website address for a period of time. At some point, our official website and links to online banking will become accessible from www.adviacu.org. For updates on our acquisition plan and systems integration schedule, you may also visit www.adviacu.org/nscb.

Will employee emails change?

Following the acquisition, employees will be provided new email addresses. For a time following this change, you may continue to email our staff at the current email address that you have on record.

Will employee phone numbers change?

We will notify you with anticipated changes in our contact information well in advance of any changes.

Will there be changes to your hours?

We continually review our hours of operations in all the regions where we operate to best serve our growing membership. Service hours you currently enjoy will continue uninterrupted leading up to and following the completion of our acquisition.

Will there be any changes to my account notices and statements?

At the point when we complete our core systems integration, your monthly and quarterly statements and notices may have an updated look.

How will I receive additional information about this acquisition?

We will keep our website updated regularly about the progression of our acquisition and systems integration plans. You will also receive periodic mailings and have access to updates available at all branch locations. We also send periodic emails with updates and important notices, so please take this opportunity to update your email address on file.

Will my deposits continue to be federally insured?

Advia Credit Union is insured by the NCUA (National Credit Union Administration) through the NCUSIF (National Credit Union Share Insurance Fund). Your deposits will continue to be federally insured to the maximum amount available – currently to at least \$250,000 per depositor and backed by the full faith and credit of the United States government. Please see the helpful comparison section for differences between NCUA and FDIC insurance.

Who do I contact if I have additional questions?

We want to hear from you to help answer any additional questions you might have about our announcement and partnership plan. Please call NorthSide Community Bank at 847.244.5100 or Advia Credit Union at 844.238.4228. You may also email us at becomingadvia@adviacu.org.

Your Deposits Are Safe Sound – Insured by National Credit Union Administration (NCUA)

Advia Credit Union is insured by the NCUA (National Credit Union Administration) through the NCUSIF (National Credit Union Share Insurance Fund). Your deposits will continue to be federally insured to the maximum amount available – currently to at least \$250,000 per depositor and backed by the full faith and credit of the United States government. Please see helpful guide below as well as resource references.

See NCUA's website at www.ncua.gov and FDIC's website at www.fdic.gov where more detailed information about share and deposit insurance can be found.

	NCUA	FDIC
Single Account one owner	\$250,000 per owner	\$250,000 per owner
Joint Account more than one owner	\$250,000 per co-owner	\$250,000 per co-owner
Retirement Accounts includes IRAs	\$250,000 aggregate for Roth and Traditional; \$250,000 for Keogh. All IRA coverage is separate and in addition to coverage for other credit union accounts.	\$250,000 per owner
Revocable Trust Accounts	\$250,000 per owner per beneficiary up to 5 beneficiaries (Coverdell Education Savings Accounts insured in this category.)	\$250,000 per owner per beneficiary up to 5 beneficiaries
Corporation, Partnership, & Unincorporated Association Accounts	\$250,000 per corporation, partnership or unincorporated association	\$250,000 per corporation, partnership or unincorporated association
Government Accounts	\$250,000 per official custodian	\$250,000 per official custodian