

MEMORANDUM

To: All Option Members, Member Organizations and ROTs
 From: Market Watch
 Date: August 9, 2007
 Subject: **MAF Bancorp, Inc. (MAFB/MUN) Pending Merger With National City Corporation (NCC)**

On Wednesday, August 22, 2007, the shareholders of MAF Bancorp, Inc. (MAFB) will vote to approve the proposed merger with National City Corporation (NCC). Pursuant to the merger terms each MAFB share will be converted into the right to receive an amount of NCC Common Shares based upon the exchange ratio, as described in the prospectus. Cash will be paid in lieu of fractional NCC shares, if any. **The merger is anticipated to become effective by the end of the third quarter of 2007.**

***The foregoing is an unofficial summary of the terms of the Merger, prepared by the PHLX for the convenience of its members. PHLX accepts no responsibility for the accuracy or completeness of the summary. Members should refer to the proxy statement for the authoritative description of the merger terms and conditions.*

Pursuant to Options Clearing Corporation (OCC) By-Laws, all outstanding MUN options will be adjusted as follows:

EFFECTIVE DATE: Option changes are expected to become effective on a date to be announced
SYMBOL(s): MUN becomes LQM
POS/EXERCISE LIMIT: No Change
MULTIPLIER: 100*(eg., Premium of 1.00 = \$100)
NEW DELIVERABLE: 1) An amount of NCC Common Shares based upon the exchange ratio, as described in the prospectus.
 2) Cash in lieu of fractional NCC shares, if any

MAF Bancorp, Inc. (MAFB/MUN) (Before - Date To Be Announced) 100 shares MAFB					MAF Bancorp, Inc. (MAFB/LQM) (Beginning - Date To Be Announced) (See New Deliverable Above)				
			Calls	Puts				Calls	Puts
MUN	AUG	35	HG	TG	LQM	AUG	35	HG	TG
MUN	AUG	40	HH	TH	LQM	AUG	40	HH	TH
MUN	AUG	45	HI	TI	LQM	AUG	45	HI	TI
MUN	AUG	50	HJ	TJ	LQM	AUG	50	HJ	TJ
MUN	AUG	55	HK	TK	LQM	AUG	55	HK	TK
MUN	AUG	60	HL	TL	LQM	AUG	60	HL	TL
MUN	SEP	45	II	UI	LQM	SEP	45	II	UI
MUN	SEP	50	IJ	UJ	LQM	SEP	50	IJ	UJ
MUN	SEP	55	IK	UK	LQM	SEP	55	IK	UK
MUN	SEP	60	IL	UL	LQM	SEP	60	IL	UL
MUN	NOV	35	KG	WG	LQM	NOV	35	KG	WG
MUN	NOV	40	KH	WH	LQM	NOV	40	KH	WH
MUN	NOV	45	KI	WI	LQM	NOV	45	KI	WI
MUN	NOV	50	KJ	WJ	LQM	NOV	50	KJ	WJ
MUN	NOV	55	KK	WK	LQM	NOV	55	KK	WK
MUN	NOV	60	KL	WL	LQM	NOV	60	KL	WL
MUN	FEB	45	BI	NI	LQM	FEB	45	BI	NI
MUN	FEB	50	BJ	NJ	LQM	FEB	50	BJ	NJ
MUN	FEB	55	BK	NK	LQM	FEB	55	BK	NK
MUN	FEB	60	BL	NL	LQM	FEB	60	BL	NL

Customers should be advised that all Good-til-Cancelled (GTC) orders not on AUTOM must be cancelled and re-entered prior to the effective date. GTC AUTOM orders will be deleted by PHLX Service Desk/AUTOM personnel.

Questions regarding this release may be directed to Market Watch at 1-800-THE-PHLX, choice #2, or (215) 496-1508.