



# Community Savings Bank

*Your Personal Neighborhood Bank*

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December 2019

Dear Friends,

This past October Community celebrated its 75 anniversary of serving customers from Cicero and Belmont avenues. Though how people bank has changed much in these past 75 years, we continue to follow many of the traditions established by our founders.

Since 1944, Community has provided customers with the most modern means to conduct their banking while still offering traditional access to their accounts along with personal service. And, with the many no fee services offered, banking at Community continues to be affordable. For years we have used the term Total Service to describe the convenience, value and personal attention Community customers receive.



Dane H. Cleven  
*President &  
Chairman*

This past year, Community offered mobile banking to customers. This enables them to perform transactions from smart phones or tablets. It compliments Community's online and telephone banking options. Community also participates in three Surcharge Free ATM networks (STAR<sup>®</sup>, Allpoint and Money Pass) that permit customers to perform surcharge free transactions at over 120,000 ATMs worldwide. The main office and drive through facility are staffed by knowledgeable bankers. Many have been at the bank for years which allows them to know customers by name. There are also many who are bilingual in Spanish or Polish.

We pay a lot of attention to helping customers save to reach goals. But, the bank's other primary objective has always been to help area residents own homes. Community's primary lending activity is making mortgage loans that enable borrowers to purchase or refinance residential properties, and in time to help them achieve free and clear home ownership. Community does not sell the loans it makes, but owns and services them throughout the life of the loans. Give us a call to see how getting your mortgage loan at a local neighborhood bank can help you.

Community is an independent, mutually owned, locally managed financial institution. It is among the strongest financial institutions with net worth to assets ratio of over 16.1%. In addition to the financial strength of the bank, all deposits are backed by deposit insurance from the FDIC according to its rules and regulations. All decisions are made in accordance with our founder's guiding principal, that *"The safety and protection of our members' funds is always our most important consideration."*

I would like to thank our many loyal customers for their patronage and continued support. I appreciate your business. If you don't bank with Community, give us a try. We would welcome the opportunity to serve as *Your Personal Neighborhood Bank*.

Sincerely,

Dane H. Cleven, Community Savings Bank, Chicago