



Community Savings Bank

Your Personal Neighborhood Bank

January 2018

Dear Friends,

As we head into 2018, Community is eager to continue providing customers with the same level of customer service and banking value as they have received for over 70 years.

Many customers who have banked with us for years enjoy traditional banking. They like to stop in and speak with Community's knowledgeable staff. They enjoy being treated as a neighbor – not a number. With staff members bilingual in Spanish or Polish, many people in the neighborhood find it easy to bank here.

Other customers like the convenience our technology brings to banking. With online and telephone banking you can transact business from anywhere around the world. Community customers have access to 135,000 Surcharge-free ATMs locally and across the globe through participation in STAR[®], Allpoint and MoneyPass[®] networks. Whichever way you like to bank, it's always convenient and affordable at Community.

These are just a few of the characteristics that set Community apart from other banks. We call our unique approach to banking, Total Service.

Community is a mutually owned, locally managed, independent community bank. We pay competitive rates on all deposits and offer many no-fee services. Community is strong and stable with net worth of 15.5%. Our capital is well above regulatory standards and Community is among the strongest banks in the country.

The FDIC insures deposits up to \$250,000 according to its rules and regulations. This added layer of protection makes Community a great place to save. It's a reflection of the guiding principle of the bank set forth by my grandfather, Community's founder: *"The safety and protection of our members' funds is always our most important consideration."*

Community has money to lend for mortgages. All loans are at fixed rates. Loans are all held here – not sold to a third party. If a problem ever arises, it's nice to have someone nearby at Cicero and Belmont ready to help. Now might be a good time to buy or refinance. Interest rates and home prices remain low. Please contact our mortgage department to learn more.

I want to thank our many customers for their business and invite neighbors who don't bank here to give us a try. Find out how your friends and neighbors receive more banking value with Total Service from *Your Personal Neighborhood Bank*.

Sincerely,
Dane H. Clevon, Community Savings Bank, Chicago



Dane H. Clevon
*President &
Chairman*