



Community comments

Vol. 39, No. 1,
January 2013

A newsletter from:
Community Savings Bank
Your Personal Neighborhood Bank
4801 West Belmont Ave., Chicago, IL 60641
www.communitysavingsbank.com

Community Savings... **Your Neighbor** for nearly 70 years!

You are a neighbor not a number at Community. And we have been helping neighbors buy homes and save for the future for nearly 70 years.

Read how we can help you achieve your financial goals.

Our Total Service Banking approach includes:

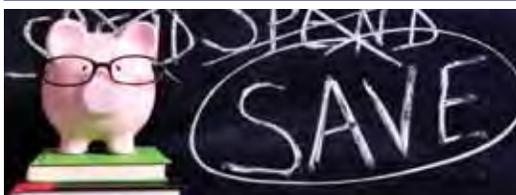
- Experienced, knowledgeable employees – many have been with us for years, are bilingual and know many customers by name.
- Many no-fee services – we want you to keep your hard earned money.
- NOW, Savings, IRAs, CDs – all FDIC insured
- Fixed rate mortgages with attractive interest rates and stable payments
- 50,000 Surcharge-Free ATMs – we also don't charge you when you use another bank's ATM
- Online and telephone banking – 24/7 conveniences because we know how busy life can get

Stop in today and make Community Savings *Your Personal Neighborhood Bank!*



Community le ofrece una variedad de hipotecas con interés fijos y préstamos de equidad de casa. Para más información referirse a la pagina 4.

Community Savings Bank oferuje pożyczki na domy, Home Equity, oraz Linie Kredytowe. Więcej informacji znajdziesz na stronie 4-tej.



Start to save today!

It's IRA time again! Don't forget to set something aside.

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Need a Home Loan?

Want to know how much you can afford? Read on...

page 4



50,000 ATMs!

Our website's ATM locator can find a Surcharge-FREE ATM near you!

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a letter from **the president**

Dear Friends,

As we head into 2013 we are eager to provide our customers with the level of customer service and with the same banking value Community customers have received for nearly 70 years.

New technologies touch nearly every aspect of our lives. At Community we strive to utilize those that bring value to our customers, but we also continue to provide traditional banking services to our customers who prefer to bank with a more hands on approach. Community's online banking, telephone banking, and our participation in the STARs[®] and Allpoint surcharge free ATM networks, take advantage of convenient technologies. Yet, our teller services and customer service from our experienced and knowledgeable staff provide customers with the best in traditional banking. In addition, many of our staff are bilingual in Spanish or Polish to better serve many of our customers' needs. Whether you bank electronically or in person, Community makes it affordable and convenient, providing customers with added value.

Community is a mutual, locally managed and independent neighborhood financial institution. These factors enable the bank to provide customers with added banking value which is a rare commodity in today's business world. Community pays competitive interest rates on all deposits and provides many no fee services. And its strong balance sheet and prudent approach to business, along with deposit insurance from the FDIC, make saving at Community a very safe and prudent decision. Community's primary lending activity is making mortgage loans to area residents for the purchase or refinance of residential properties. Community has funds to lend, interest rates are currently low, and local home prices remain low. If you are in the market to buy a home, this could be a good time, and we would welcome the opportunity to talk to you.

Community has weathered the recent financial crisis well. Its net worth remains nearly 15% of total assets, and is well above regulatory requirements. 2013, however, will hold many challenges for our customers and for the bank. The Federal Reserve is continuing to hold interest rates at historically low levels, the Chicago area is lagging behind the rest of the country in the housing recovery, local unemployment remains high and economic growth is slow. Yet, with the bank's strong balance sheet and dedicated staff we are well positioned to tackle those challenges. We hope to help our customers meet those challenges also.

Our loyal customer base has been very important for the bank's continued success through the years and through many economic cycles. Thank you for banking at Community. I appreciate your patronage, and we look forward to serving as *Your Personal Neighborhood Bank* in 2013 and in the years beyond.

Dane H. Clevon, Community Savings Bank, Chicago



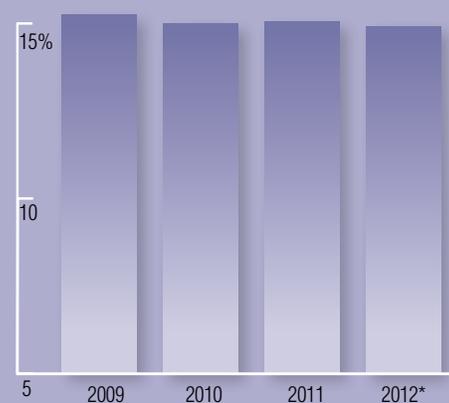
Dane H. Clevon
President &
Chairman

Community is strong and stable.

FDIC insurance adds extra protection.

The bank's net worth or capital is nearly three times the level required by federal regulators to be considered "well capitalized" which is the highest ranking. Community's net worth is well above the average net worth of banks in its FDIC peer group.

Total Net Worth Ratio to Total Assets



At the end of December 2012, Community's capital, or net worth, was \$62,168,000.* The resulting ratio of net worth to total assets was 14.8%, a fundamental measurement of a bank's strength.

*Estimates as of December 31, 2012

"The safety and protection of our members' funds is always our most important consideration."

Peter Clevon, Community Founder



An Article from FDIC Consumer News

IRAs, 401(k)s and More: Making Sense of the Alphabet Soup of Retirement Accounts

Now that traditional pensions and other employer-funded retirement plans have become increasingly rare, it is important to understand what other retirement savings accounts may be right for you. In general there are two kinds of self-directed retirement plans: those that are tax-deferred and those that are after-tax.

Tax-deferred retirement plans

Traditional Individual Retirement Accounts (IRAs) and employer-sponsored 401(k)s, allow you to reduce your taxable income by the amount of the deposits or investments made each year. Tax-deferred retirement accounts may be best suited for people who anticipate their income tax rate will be lower after retirement than before retirement since taxes must be paid at some point in the future.

After-tax retirement plans

Roth IRAs and employer-sponsored Roth 401(k)s, enable a consumer to make contributions using after-tax dollars. This means the consumer has already paid income taxes on the funds that will be used for the deposits or investments. So, if certain conditions are met, you will not have to pay income tax on withdrawals, so your interest or dividend earnings and the appreciation in the account will grow tax-free.

Another advantage of after-tax retirement plans is that there is no requirement that you have to take distributions when you reach 70½. Roth IRAs and other after-tax retirement accounts make sense primarily for consumers who expect that they will be in a higher tax bracket in retirement or for those who want to use these accounts for estate-planning purposes.

Ways to Invest

Both tax-deferred and after-tax retirement plans also provide you with the opportunity to diversify the assets in your account. Many financial planners suggest adding stocks and mutual funds to your retirement mix, which can provide opportunities for growth, and bonds to provide income. But remember, these investments can increase and decrease in value and they are not protected by FDIC insurance, even if they are purchased from an insured banking institution.

SOURCE: FDIC CONSUMER NEWS FALL 2012

5 ways to **Save** AT COMMUNITY

Individual Retirement Accounts

Community can help you with both traditional and Roth IRAs. Retirement can be a time to do things you've waited a lifetime to enjoy, if you plan now. Neither IRA has a yearly maintenance fee.

Contributions for the **2012 tax year** are \$5,000 for individuals, and \$10,000 for married couples who file jointly (up to \$5,000 for each spouse's IRA). An additional \$1,000 "catch up" contribution is available for individuals who are 50 or older.

Certain restrictions apply. IRAs are subject to IRS rules and regulations. See your tax advisor to see if you qualify.

First-time Home Buyers CD

Helps local home buyers save a down payment.

- High certificate rate of return
- Deposit up to \$12,000 each year for up to five years
- One time "Bump Up" to current rate for five-year CD
- CD includes a 1% grant and waiver of the early withdrawal penalty if a mortgage is obtained from Community. Funds must be used for a down payment on a first home.

For first-time home buyers only. Terms and conditions apply.

Five-In-One Certificate

This certificate offers long-term rates with short-term flexibility. It has a term of one year, automatic guaranteed higher renewal rates for up to five years. It is flexible enough to let you withdraw funds, without penalty, on any annual maturity date.

Available to Regular Banking Customers who maintain a Regular Savings or NOW Checking account of \$1,000 or more. Minimum balance to open and obtain disclosed APY is \$2,500; maximum \$100,000. Withdraw without penalty on any annual maturity date. Withdrawals between maturity dates incur penalty of 30 days of interest, earned or not. Interest is transferred to a related NOW checking or saving account monthly. Other terms and conditions apply.

Short & Long Term CD Savings

One of the following may be just what you've been looking for:

- Total T or Total T Plus Certificate (6 months)
- Total T Special Certificate (Call for current term)
- One Year, 18, 30, 42 & 60 Month Certificates



Community Mortgage Loan Products & Services



“We want to help neighbors own homes.”

Art Neville, Community Vice President & Chief Lending Officer

An Article from FDIC Consumer News

Your Mortgage: Tips for Finding & Managing a Home Loan

Considering a Home Purchase

Think about what you can afford to spend on a mortgage and other living expenses. Based on your savings and your budget, ask yourself how much you can devote to monthly loan payments, real estate taxes, condo or homeowners association fees, insurance (which may include mortgage insurance if you make a down payment of less than 20 percent) and home maintenance. The answers will help you determine whether to buy a home, how much to pay, and what type of mortgage will meet your needs.

Also make sure that after you make your home payments you will have a cushion of savings and income for other purposes.

Looking for a Mortgage

Stick to your budget. Borrow only what you can comfortably afford to pay, even if you are approved for a higher loan amount. You'll save money in interest payments, plus you can avoid overextending yourself.

With interest rates currently at low levels, consider a fixed-rate loan even if an adjustable-rate mortgage (ARM) offers a slightly lower rate at first.

Managing Your Mortgage

Establish a system for making your payments on time.

Build a rainy-day fund. You may be able to rely on that to make mortgage payments if you fall on tough times.

If possible, consider paying off your mortgage faster. Doing so will reduce future interest costs and save you money. Consider adding extra money to each mortgage payment to reduce principal.

SOURCE: FDIC CONSUMER NEWS SUMMER 2012

15-Year Mortgages** This term on a mortgage can save you thousands of dollars in interest. They also allow borrowers to build equity faster and get a lower rate than 30-year mortgages.

***For example: a \$100,000 loan with a term of 15 years will have 180 monthly payments of \$727.22 with a corresponding Annual Percentage Rate (APR) of 3.909%. A \$100,000 loan with a term of 30 years will have 360 monthly payments of \$514.14 with a corresponding APR of 4.718%. Minimum down payment for both loans is 20%.*

Fixed Rate Mortgages They are the only kind of mortgage Community offers. Principal and Interest payments will never change throughout the life of the loan.

Zero Points Mortgages These home ownership programs that Community participates in help keep buyers' "up front" costs low.

Multi-Family Loans Multi-family residential properties are also available with great terms and rates. Call Art Neville to learn more.

Home Equity Loans Community can help you borrow to pay any big expense. If we currently hold your mortgage or if you own your home outright, Community can help you borrow for home repairs, a new car, college tuition or another big expense.

Home Equity Line of Credit Loans (HELOC) Tap the equity in your home for purchases... borrow what you need, when you need it.

Community's Home Improvement Program (CHIP)

Another unique product from Community. It enables qualified homeowners to borrow up to \$10,000 for home improvements.

First and second mortgages combined can be up to 95% of your homes value. For example: a \$10,000 CHIP loan with a term of 5 years will have 60 monthly payments of \$191.01 with a corresponding Annual Percentage Rate of 5.562%. Maximum loan amount is the lesser of \$10,000 or 95% of the property's value.

Community's Home Ownership Program (CHOP)

This program makes it possible for a qualified applicant to buy a home sooner. It offers a low down payment and a fixed interest rate.

One and two flat properties are eligible. Income and loan caps apply.

Community's Pay-O-Matic Program allows you to save 1/4% off your mortgage interest rate. Your monthly loan payment is automatically deducted from your NOW Checking account.

A \$1,000 minimum balance in a Community NOW Checking account is required to qualify.

All loans are subject to Community's underwriting standards.

Meet Community's Bilingual Mortgage Counselors



Maria Ayala

Si usted desea una tasa de interés baja y fija para su hipoteca por favor visíteme o llámeme.



Donna Wachal

Jeśli jesteś zainteresowany pożyczką która ma niskie koszty i stały procent to proszę wstąpić do nas lub zadzwonić po informacje.

Community outreach



José Gaytan drops documents into dumpster at Shred-a-thon



(L to R) Elizabeth Castellon & Elizabeth Augustyn at Customer Appreciation Days



Announcing Food Drive (L to R): Maria Vega, Mike Stein & Alina Dzikowski



Kids 14 and under were invited to help us trim our tree

Back to School Days Celebration - August, 2012

Community once again hosted a back to school celebration. Kids were invited to enter a raffle to win a nice selection of school supplies to start the new year. Thirty children were awarded a backpack, tote bag or plastic bin – each filled with many of the supplies kids need to go back to school each fall.

Customer Appreciation Days - October 5 & 6, 2012

As in past years, Community hosted this event to thank current customers and meet many new neighbors. People stopped in to spin the prize wheel and enjoy some refreshments. On October 6th, customers and non-customers were given the opportunity to shred old documents in an industrial shredder at no charge. An "Identity Theft Prevention" raffle was also held with five \$50 winners.

Helping Feed the Hungry During the Holidays

Community held its annual Holiday Food Drive this past November and December which benefited the Irving Park Food Pantry. Community matched contributions with \$1 for each food item and \$1 for each dollar collected. Hundreds of food items and over \$2,000 were donated to the pantry.

Tree Decorating

Kids from Laughlin Falconer and Henry D Lloyd Elementary Schools along with other local kids decorated Community's holiday tree this year. We thank everyone who added their personal touch to make it a beautiful tree.

even more from Community

Homeowners Insurance

We can help you obtain a policy to meet your needs. Call Linda Skorczewski at 773-685-5310.
*The insurance product is not insured by the FDIC, any other agency of the United States, the bank, or an affiliate of the bank.
The insurance product is not a deposit or other obligation of (or guaranteed by) the bank or an affiliate of the bank.*

Safety Deposit Boxes

Community's Vault offers a neighborhood location, well-lit, spacious booths and easy access. Call our Vault Custodian, at 773-685-5331 for more information.

Land Trust Services

A simple, inexpensive arrangement that helps you manage ownership of your real estate during your lifetime and beyond. For more information, call 773-794-5260.

You may wish to consult an attorney before entering into a Land Trust agreement.

FDIC Insured

All deposit accounts at Community are insured up to \$250,000 by the FDIC according to its rules and regulations. You may qualify for more coverage. Contact a savings counselor for more information.





IS IT SAFE?

A message from Community's **Information Security** Department

Online Banking and Bill Pay Customer Awareness & Education

Phishing

When internet fraudsters impersonate a business to trick you into giving out your personal information, it is called phishing. Don't reply to email, text, or pop-up messages that ask for your personal or financial information. Don't click on links within them either. Legitimate businesses don't ask you to send sensitive information through insecure channels. Delete email and text messages that ask you to confirm or provide personal information.

Use Security Software That Updates Automatically

Thieves constantly develop new ways to attack your computer, so your security software must be up-to-date to protect against the latest threats. Most security software can be set to update automatically (set your operating system and web browser to do the same). Don't buy security software in response to pop-up messages/emails that claim to have scanned your computer and found malware. Scammers send these to get you to buy worthless software or to enter your computer.

Treat Your Personal Information Like Cash

Don't hand it out to just anyone. Your Social Security number, credit card numbers, and bank and utility account numbers can be used to steal your money or open new accounts in your name.

Protect Your Passwords

Here are a few principles for creating strong passwords and keeping them safe:

- Longer passwords are tougher to crack. Use at least 10 characters (12 ideally).
- Mix letters, numbers, and special characters. Try to be unpredictable – don't use your name, birthdate, or common words.
- Don't use the same password for many accounts. If it's stolen – a thief can hack into all of your accounts.
- Don't share passwords on the phone, in texts or by email. Legitimate companies will not send you messages asking for your password.
- Keep your passwords in a secure place, out of plain sight.

24-hour banking conveniences FROM COMMUNITY

Online Banking

Our online banking utilizes state-of-the-art security features. With a high-speed internet connection, your transaction/request will be done in seconds. It's easy, convenient and there's no fee. The Bill Pay* feature helps save on checks and postage. To learn more click on Online Banking at www.communitysavingsbank.com.

Please remember to keep anti-virus software up-to-date and run frequent systems scans.

**Subject to terms & conditions. Fees may apply for Bill Pay.*

Total Service Connection

Telephone banking in English, Spanish & Polish from any touch tone phone. Check interest rates, account balances, deposits and cleared checks. Even transfer funds between accounts with pre-authorization – just call 773-685-3947.

Direct to Mexico and Europe

Easily send money back home to relatives with this convenient Community service. The transfers take minutes to complete. See a savings counselor for more information.

Rewarding Visa Cards

There are a variety of cards to choose from including: Visa® Bonus Rewards, Visa® Bonus Rewards Plus, Visa® Platinum, Visa® College Rewards, or Secured Visa®.

Community acts as the agent for the offering institution of this card.

Total Service Cards



Community's affordable ATM and MasterCard Debit cards offer surcharge-free ATM usage at 50,000 ATMs through alliances with Allpoint and STARsf ATM Networks. Community does not charge its customers a fee to use another bank's ATM with their Total Service Card* or Total Service Card PLUS.**

You can find ATMs in thousands of locations including every Target, Costco and 7-Eleven in Illinois and selected CVS and Walgreens. To locate the ATM nearest you, go to our website and click on the ATM locator.

**50,000
Surcharge-
Free ATMs**

** \$500 min. balance in NOW Checking or Savings account.*

*** \$500 min. balance in NOW Checking account.*

Full Range of Accounts For current rates, call The Total Service Connection at 773-685-3947

Savings & Certificate Accounts

Savings Accounts

Interest is compounded daily and paid quarterly on Regular Savings accounts. Interest is calculated from day of deposit to day of withdrawal on accounts that remain open until the end of the quarter • Deposits and withdrawals of \$10 or more can be made at any time • No penalty for withdrawals • \$100 minimum balance • Available with a passbook, a monthly statement, or a combined statement and passbook for record keeping • Statement Savings and combined passbook/statement accounts with a \$500 balance qualify for a Community *Total Service* Banking Card.

Money Market Accounts

Interest paid at the end of each month • Interest is calculated from day of deposit to day of withdrawal • The Money Market account is a three tiered account, with the following tiers: I. \$1-2,500; II. \$2,501-25,000; III. Over \$25,000 • A base rate is paid on the first \$2,500 of the account (Tier I) • Higher Money Market rates are paid on Tier II and Tier III funds • Money Market rate set each month and guaranteed for the entire month • The minimum transaction amount on this account is \$500 • A maintained \$1,000 balance entitles depositor to a NOW Checking account (see below).

IRA Accounts

Available to Regular Banking Customers* only • No charges for record keeping or reporting • Funds invested in a two-year certificate with two year rate guarantee • Additional deposits to the original certificate are allowed, but do not extend the maturity date • \$500 minimum balance • Additional deposits can be made in multiples of \$100 • Subject to IRS rules and regulations.

Certificate Accounts

Total T Certificate (6 Month): Term of certificate is 182 days • Automatic renewal at end of each 182 day term • Minimum balance is \$2,500 • Interest paid at end of each term • Interest is not taxable by IRS until year of receipt • Due to tax deferral feature, the penalty for withdrawal

during any six-month term is severe: the greater of all interest to date or 30 days of interest, whether earned or not.

Total T Plus Certificate: Interest is paid at the end of each month by credit to a NOW Checking or savings account • All other terms of the regular Total T Certificate apply • Early withdrawal penalty: 30 days of interest, whether earned or not.

Special Certificates: Contact a savings counselor for availability, rates and terms.

Five-In-One Certificate: See Page 3 for more information. • Available to customers who qualify as Regular Banking Customers* and who maintain a Community Total Service Banking Card. • Withdrawals between maturity dates incur a penalty of 30 days of interest, earned or not. • This account is designed for personal use. Community reserves the right to refuse corporate or business type accounts.

One Year Certificate: Automatic renewal at the end of each year • Minimum balance is \$10,000 • Interest is paid at the end of the year and is computed as simple interest without compounding • Interest is not taxable until the year of receipt • Due to this tax deferral feature, penalty for withdrawal during term is severe: all interest accrued on the amount withdrawn.

18, 30 and 60 Month Certificates: Interest paid and compounded quarterly • Automatic renewal provision at end of each term • Early withdrawal penalty: 180 days of interest, earned or not • \$500 minimum balance.

42 Month Certificate: All of the terms of the Eighteen and Thirty Month Certificates apply • This account also has Community's future rate protection feature. This allows additional deposits in the first year up to twice the amount of the original deposit. Additional deposits do not extend the original maturity date.

First Time Home Buyers 5 Year Certificate: See page 3 for more information. • Interest is paid and compounded quarterly. • Early withdrawal penalty: 180 days of interest, earned or not. • \$500 minimum balance.

Checking Accounts NOW Accounts receive monthly statements with check images not actual checks. Free binders available.

Personal Checking

NOW Checking: Available to Regular Banking Customers* who maintain \$1,000 or more on deposit in a Regular Savings account • Also available to Money Market account depositors who maintain a \$1,000 minimum balance • \$1 minimum balance required • Accounts that keep a \$500 balance qualify for a Community *Total Service* Banking Card.

Alternative NOW Checking: Minimum available balance of \$400 is required.

NOW Interest Bearing Checking: Interest paid monthly as of account statement cut-off date • Interest is calculated from day of deposit to day of withdrawal • Minimum balance is \$1,000. Automatic Benefits: A regular NOW Checking account automatically becomes interest bearing whenever there is a \$1,000 or more daily balance during the monthly statement cycle.

Super NOW Checking: Interest paid monthly as of account statement cut-off date • Interest is calculated from day of deposit to day of withdrawal • \$2,500 minimum balance. Automatic Benefits: A regular NOW Checking account automatically becomes a Super NOW account whenever there is a \$2,500 or more daily balance during the monthly statement cycle.

Convenience Checking: There is no annual interest paid on this account, and no Annual Percentage Rate (APR). • There is a \$1.00 minimum balance required to maintain this account. • Service and Account Activity fees apply.

Business Checking

Available with minimum balance requirements in proportion to services rendered.

Electronic Banking

Total Service Card

Available to customers who maintain \$500 or more in a Statement Savings or NOW Checking account • Can access your savings account, NOW Checking account or both. Community charges no fees for transactions • Access to STAR_m ATM and POS locations and to PLUS[®] ATM locations nationally and internationally • Surcharge free withdrawals from STAR_{sf} and Allpoint ATMs • Requires personal PIN for use.

Total Service Card PLUS

Same features as the Total Service Card plus it works like a check at all MasterCard locations • Accepted wherever the MasterCard logo is displayed • NOW Checking account with \$500 minimum balance required • Signature required for purchases

See account disclosure for additional details of all accounts available from a savings counselor.

*Regular Banking Customers maintain a Regular Savings or NOW Checking account of \$1,000 or more.





Community Savings Bank

4801 West Belmont Avenue, Chicago, Illinois 60641

Presorted Standard
U.S. POSTAGE
PAID
Permit No. 8294
Chicago 60641

Keep Community Updated!

If your address,
phone or email
has changed
please tell us.

An Article from **FDIC Consumer News**

What's the **right account** for Your Everyday Banking Needs

How can you choose what's best for you?

How do I want to deposit money into an account? If you're not already having your income directly deposited into your bank account, look into it. Direct deposit may save you money on fees, plus you will receive the payment more quickly.

How do I plan to pay bills or purchase goods? More people are using debit cards instead of writing checks to draw money from their checking account, in part because of the convenience and speed.

Do I want to monitor my account electronically? Telephone and online access to accounts is increasingly becoming the norm. But if you want to monitor your account activity and balance using a smartphone or tablet computer, find out whether these features are available.

What are my options for withdrawing cash? Find out if the bank has branches or fee-free ATMs you can use close to where you think you need them, perhaps near your home or work.

Are there features that can help me put more money into savings? Many consumers find that setting their savings on auto-pilot — by automatically transferring money into a savings account on paydays or at other regular intervals — is the easiest way to build a rainy-day fund or achieve other savings goals.

What will the new account cost? Pay careful attention to how much money you may need to open and maintain the account. For example, what does the bank charge for falling below the minimum balance requirement?

Will all my deposits be federally insured? This is important to know before opening an account or making a sizable deposit. The FDIC guarantees deposits up to at least \$250,000 per depositor per institution.



Main Office Hours

Lobby Hours / Vault Hours

Mon., Tues., Thurs. 9:00 a.m. - 4:00 p.m.
Wed. No Business Transacted
Fri. 9:00 a.m. - 7:00 p.m.
Sat. 9:00 a.m. - 12:30 p.m.

Express Lobby Hours

Mon., Tues., Thurs. 8:00 a.m. - 4:00 p.m.
Wed. No Business Transacted
Fri. 8:00 a.m. - 7:00 p.m.
Sat. 8:00 a.m. - 12:30 p.m.

Drive-thru Facility Hours

Drive-thru Hours

Mon., Tues., Thurs., Fri. 7:30 a.m. - 7:30 p.m.
Wed., Sat. 7:30 a.m. - 3:00 p.m.

Lobby Hours

Mon., Tues., Thurs., Fri. 3:00 p.m. - 7:30 p.m.
Wed., Sat. 8:00 a.m. - 3:00 p.m.

Numbers for Faster Service

During Banking Hours 773-685-5300
Toll-free in the US 800-443-3603
Total Service Connection 773-685-3947
Electronic Banking Service 773-794-5262
Total Service Banking Card 773-794-5264
Insurance Agency 773-685-5310
Safe Deposit Vault 773-685-5331
Land Trust Department 773-794-5260

More Total Service Features



Total Service Banking Card—ATM Networks /
Total Service Card **PLUS**—MasterCard® Debit Card /
Passbook and Statement Savings Accounts /
Combined Passbook—Statement Accounts /
NOW and Super NOW Checking Accounts /
Money Market and Certificate Accounts /
Telephone Transfers / Direct Electronic Deposits /
Customer Checks / Redeem Paper U.S. Savings Bonds /
Home Mortgage and Home Equity Loans /
Passbook Loans / Land Trust Department /
Property Insurance / Safe Deposit Boxes /
Utility Bill Payments / Visa Gift Cards /
Visa Credit Cards

SOURCE: FDIC CONSUMER NEWS SUMMER 2012

