



# Community comments

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July 2015

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



## TOTAL SERVICE means more!

Your neighborhood bank for over 70 years.

### *Give us a try.*

We want to help your family own a home and save for the future. It has been our driving force for over 70 years and it will continue in the future.

We know many customers by name when they stop in the bank. Not many banks can say that today.

Take a look at the advantages outlined at right. When you bank with Community you'll find that Total Service really does mean more from *Your Personal Neighborhood Bank*.

### **Total Service Banking offers customers numerous advantages:**

- Experienced, knowledgeable employees (many bilingual in Spanish or Polish) who are always happy to help and answer questions
- Many No-Fee Services because we understand how important it is to save
- Over 120,000 Surcharge-Free ATMs worldwide through the STAR<sup>sf</sup>, Allpoint and MoneyPass<sup>®</sup> ATM Networks
- 24/7 Online and Telephone Banking when there isn't time for a trip to the bank
- Convenient Drive-Up and Express Lobby hours
- Competitive interest rates and stable payments of Fixed Rate Mortgages help you own a home faster than you might think
- FDIC Insurance on all deposit accounts up to \$250,000, according to FDIC rules and regulations



### 24/7 Banking

Here when you need it!



Over 120,000 Surcharge-Free ATMs

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### Home Ownership

Community is here to help that dream become reality. Stop in today to learn more.

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### Smart Savers

Saving isn't easy. Make a plan to save a little each month and you won't regret it.

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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.



## a letter from **the president**

Dear Friends,

At Community we provide our customers with the highest level of personal service and banking value. It's what customers have come to expect for over 70 years.

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

Other customers like the convenience our technology brings to banking. Online and telephone banking make it possible to transact business from anywhere in the world. Through Community's association with STAR<sup>®</sup>, Allpoint and MoneyPass<sup>®</sup> ATM Networks, customers have access to over 120,000 Surcharge-free ATMs in Chicago and around the world. Whether you bank traditionally or electronically, it's always convenient and affordable at Community.

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

Community is a mutually owned, locally managed, independent financial institution. The bank pays competitive interest rates on all deposits and offers many no-fee services. Community remains strong and stable. Net worth is 14.75% of total assets. With its capital well above regulatory standards, 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 for your savings. It's a reflection of the guiding principle of the bank set forth by my grandfather: *"The safety and protection of our members' funds is always our most important consideration."*

Community has money to lend for mortgages as always. All loans are fixed rate and held in our portfolio – not sold to a third party. If a problem should arise, it's nice to have someone at Cicero and Belmont who is ready to help. With interest rates and home prices still low, now might be a good time to buy or refinance. We would welcome the opportunity to serve you.

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

Sincerely,

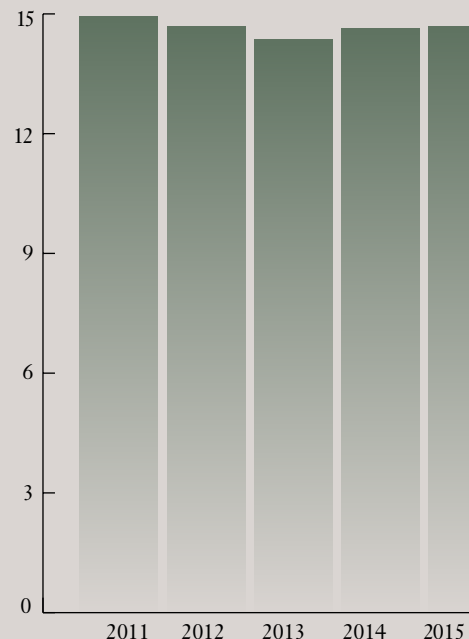
Dane H. Clevon, Community Savings Bank, Chicago



Dane H. Clevon  
President & Chairman

All deposit accounts at Community are insured up to \$250,000 by the FDIC according to its rules and regulations.

**Total Net Worth** Ratio to Assets



Community's capital is approximately three times the amount needed to be considered well capitalized by federal regulators.

At the end of June 2015, assets were \$410,891,372 and capital, or net worth, was \$60,622,106. The resulting ratio of net worth to total assets was 14.75%, a fundamental measurement of a bank's strength.

Advice from **FDIC Consumer News**

## Computer Security Tips for Bank Customers

Personal computer crimes are a regular problem for consumers these days. Financial institutions have sophisticated security programs to safeguard financial data, yet consumers are really on their own in protecting their home computers. A short checklist:

**1. Protect your computer.**

Install anti-virus software that scans your computer for malicious software (“malware”) that can steal login IDs, passwords and account information. Also use a firewall program to guard against unauthorized access to your computer.

**2. Safeguard your smartphone, tablet and similar mobile devices, especially when using them for banking or shopping.**

Reduce your risk of downloading “apps” that contain malware by using well-known app stores, such as those established by your phone manufacturer or cellular service provider.

**3. Understand your Internet safety features.** When you are buying something online or providing sensitive personal information, you can have greater confidence in a Web site that encrypts or scrambles the information. Look for a padlock symbol on the page and a Web address that starts with “https://.” The “s” stands for “secure.”

**4. Be careful where and how you connect to the Internet.** A public computer, such as at an Internet café or hotel, may not have up-to-date security.

**5. Be suspicious of unsolicited e-mails and text messages.**

Think twice before clicking on a link or downloading an attachment.

**6. Use “strong” IDs and passwords and keep them secret.**

Choose combinations of upper- and lower-case letters, numbers and symbols.

**7. Take precautions on social networking sites.** Criminals can go there to gather details such as someone’s date or place of birth, mother’s maiden name or favorite pet and use that information to figure out and reset passwords.



## 24/7 BANKING

### Online Banking

Log onto our website and easily complete your banking transaction or request in seconds – all with state-of-the-art security. There’s no fee for use and our Bill Pay\* feature saves on checks and postage. Go to [www.communitysavingsbank.com](http://www.communitysavingsbank.com) to learn more. Be sure 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. Check interest rates, account balances, deposits and cleared checks. Transfer funds between accounts with pre-authorization – just call 773-685-3947.

### Direct to Mexico and Europe

Send money to relatives out of the U.S. with this convenient Community service. See a savings counselor to learn more.

### Rewarding Credit Cards

Choose the one that offers the rewards you want! There are a variety of cards to consider: Visa® Platinum, Visa® Bonus Rewards, Visa® Bonus Rewards Plus, Cash Rewards American Express®, Travel Rewards American Express®.

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

### Total Service Card\* and Total Service Card PLUS\*\*

Both cards offer surcharge-free ATM usage at over 120,000 ATMs through alliances with the Allpoint, STAR<sup>sf</sup> and MoneyPass Networks. The Total Service Card PLUS is also a Master Card Debit Card.

Community does not charge its customers a fee to use another bank’s ATM. To locate the ATM nearest you, go to our website and click on the ATM locator. Stop in to learn more.

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

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



### E-Statements offer many benefits:

Security, speed & convenience • No paper statements to shred • Available anywhere in the world Convert your paper statement to an E-Statement online or call a New Accounts staff member with questions.

SOURCE: FDIC CONSUMER NEWS SPRING 2015





May 16, 2015 – English Home Buying Seminar speakers included (l to r): Art Neville, Vice President of Community Savings Bank, Larry Lynch, a local realtor and Julio Rodriguez of Northwest Side Housing. Marisol Gaytan, Community's Outreach officer, helped organize the seminar.



May 30, 2015 – Spanish Home Buying Seminar speakers included (l to r): Julio Rodriguez of Northwest Side Housing Center, Maria Ayala, Community Loan Officer, José Herrera, a local realtor and Julio Tallez, a local attorney.

## Annual Free Home Buying Seminars held this past May.

*“Community wants to help local residents understand mortgage lending programs and what’s needed to buy a home in today’s market,”* said Art Neville, Vice President and head of the Loan Department at the bank. Dane H. Cleven, President and Chairman explained, *“the annual seminars are part of Community’s continuing efforts to help local residents own homes by informing them of the options available for homebuyers today.”*

## HOME OWNERSHIP WITH COMMUNITY



**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 \$708.76 with a corresponding Annual Percentage Rate (APR) of 3.669%. A \$100,000 loan with a term of 30 years will have 360 monthly payments of \$491.94 with a corresponding APR of 4.421%. Minimum down payment for both loans is 20%.

**Fixed Rate Mortgages** They are the only kind of mortgage Community offers for the purchase or refinance of residential properties. Principal and Interest payments will never change throughout the life of the loan.

**Zero Points Mortgages** These home ownership programs 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** Home Equity Loans help you borrow to pay for any large purchase. If Community holds your mortgage or if you own your home outright, borrow for home repairs, new car, college tuition or any 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 \$193.33 with a corresponding Annual Percentage Rate of 6.062%. 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** Save 1/4% off your mortgage interest rate with our unique program. Sign up and your monthly payment is automatically deducted from your NOW checking account or your statement savings account.

**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.

All loans are subject to Community's underwriting standards.



Maria Ayala

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



Elzbieta Bis-Slowik

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

# TIPS FOR **\$AVING** Your Down Payment

Before you can make the move from renting to owning your home, you will need to have a down payment, typically 5 to 20 percent of the home's value. Here are a few tips to help you save:

**Develop a budget & timeline.** Determine how much you'll need and create a budget. Knowing how much you can realistically save each month will help you gauge when you'll be ready to move from renter to homeowner.

**Establish a separate savings account.** Set up a separate savings account for your down payment and make your monthly contributions automatic.

**Shop around to reduce major monthly expenses.** It's a good idea to check rates for your car insurance, renter's insurance, health insurance, cable, Internet or cell phone plan.

**Monitor your spending.** Identify areas where you could cut back (e.g. nice meals out, vacations, etc.) and instead put that money into savings.

**Look into state and local home-buying programs.** Many states, counties and local governments operate programs for first-time homebuyers.

**Celebrate savings milestones.** Saving enough for a down payment can be daunting. To avoid getting discouraged, break it up into smaller goals and reward yourself when you reach each one.

SOURCE: AMERICAN BANKERS ASSOCIATION



## COMMUNITY congratulates...



**Debbie Wiczorek** celebrated her 40th anniversary at Community in March. Debbie started working at Community part-time while a student at Foreman High School. Today she is the bank's Information Technology manager.



**Chris Hampton** celebrated her 25th anniversary at Community this past March. She has worked in both the Accounting and Vault departments over the years. Chris also currently handles Save by Mail transactions, and she processes a number of account record keeping entries.



**Krista Engebretsen** celebrated her 25th anniversary at Community this past May. Krista has been Community's head teller since August 1990 and has been an integral part of new programs to increase customer convenience and safety.



**Tony Welninski** retired early this year after 40 years as a security guard here at Community. Tony started as a part-time guard when he was a full-time Chicago Police Officer. Though now retired, Tony fills in for other guards when needed.

*"We thank these valued, long-term employees who have provided continuity for our customers through the years."*

Dane H. Cleven, President & Chairman



Advice from FDIC Consumer News

# Teaching Young People About MONEY & SAVING

It's never too early or too late to introduce everyday financial concepts to a young person. And, you don't have to be a financial expert.

- Engage in conversations about money-related topics. That includes discussing what you are doing, and why, when you manage money at home, around town or with the bank.
- Explain that having a savings account at a bank has advantages such as income from interest and peace of mind of knowing the money will be there when you need it.
- Explain the difference between a debit card, which is like writing an electronic check, and a credit card, which requires the consumer to make a payment in the future.

- Consider giving an allowance as a teaching tool. It can be a positive way to teach kids about money management. But before you give the first allowance, help your child decide how much to spend now and how much to save for future goals. Then, help them see whether that target is being reached by looking at a bank statement online or on paper. Also talk through the trade-offs involved with spending decisions, such as how buying one thing may mean not getting something else.



- Think twice before giving a child more money if they run out of funds before the next allowance payment. Part of the purpose of an allowance is to teach savings skills, self-control and the benefits of waiting to enjoy a bigger reward.

SOURCE: FDIC CONSUMER NEWS SPRING 2015



## Smart Savers appreciate Community's competitive rates & no fee products

### Individual Retirement Accounts

Community can help you with a traditional or Roth IRA. Neither IRA has a yearly maintenance fee.

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

### Short & Long Term CD Savings

- 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

### First-time Home Buyers CD

Helps local home buyers save a down payment.

- High certificate rate of return
- Deposit up to \$12,000 a year – up to 5 years
- “Bump Up” to five-year CD rate – one time
- 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

Long-term with short-term flexibility. One year term, automatic guaranteed higher renewal rates for up to five years. You can withdraw funds, without penalty, on any annual maturity date.

*The Five-In-One is 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. See page 7 for more information.*



## 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 6 for more information. • Available to customers who qualify as Regular Banking Customers.\* • 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 6 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.

#### Personal Checking

**NOW Checking:** This is a tiered variable rate account. • There is a \$400.00 minimum balance requirement to open and maintain a NOW account for customers who do not have a regular savings account or a money market account with a maintained \$1,000 minimum balance. • A \$1.00 minimum balance must be maintained in a NOW account for customers who do maintain a \$1,000.00 minimum balance in a related regular savings or money market account (minimum deposit to open the account is \$50.00). • The account earns interest on days in the monthly checking cycle that the ending balance is \$1,000.00 or greater. The account earns interest at the Super NOW rate for those days in the monthly checking cycle that the ending balance is greater than \$2,500.00. • Interest is calculated from the day of deposit to the day of withdrawal. Interest is compounded and paid (credited) monthly, on the last day of the checking statement cycle.

**NOW Account Record Keeping:** NOW Account customers receive their monthly statements with images of checks instead of the checks themselves.

**Convenience Checking:** There is a \$1.00 minimum balance requirement to maintain a Convenience NOW Account. • There is no APY or interest paid on this account. • Standard Service and Account Activity fees apply. • Minimum deposit to open the account is \$50.00.

#### Business Checking

A \$1,000.00 minimum balance is required and must be maintained for a business account. • Business accounts do not earn interest. • Standard Service and Account Activity fees apply. • Standard service fees may be reduced by maintaining a compensating balance sufficient to offset charges. • Community reserves the right to close the account should the balance drop below the minimum.

### 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® ATM and POS locations, and to PLUS®, MoneyPass® and Allpoint locations nationally and internationally • Surcharge free withdrawals from STARsf, Allpoint and MoneyPass® 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.

## Advice from FDIC Consumer News

### Scams: When Telemarketer Calls Don't Ring True

Because it may be difficult to get your money back, remember the following:

If you receive a Robocall, hang up. (*This is an autodialed call with a pre-recorded message.*) Don't press "1" or talk to an operator.

Never give out personal information over the phone unless you initiate the call and know the other party is reputable. This includes bank account and credit card numbers, Social Security numbers, account passwords and PIN numbers.



Thoroughly check out any offer before agreeing to it. Ask for key details in writing.

Assume that any offer that "sounds too good to be true" — especially one from a stranger or an unfamiliar company — is probably a fraud.

Resist pressure to make a decision immediately. Here are a few red flags:

- You're told to send money or provide bank accounts before receiving anything;
- You sense a reluctance from the caller to answer questions or provide information;
- You're told you already agreed to pay money but you don't remember that.

SOURCE: FDIC CONSUMER NEWS WINTER 2015

Complete copies of the FDIC articles featured in this newsletter and other articles from the FDIC Consumer News can be found at [www.fdic.gov/consumersnews](http://www.fdic.gov/consumersnews), or by calling the FDIC at 877-275-3342.



### Helping **Neighbors** WITH ANOTHER POPULAR SHRED-A-THON!

This past May, Community parked a mobile industrial shredder in the main parking lot. "Many neighbors and friends stopped in and took advantage of this opportunity to shred old documents to help prevent identity theft" according to Dane H. Clevon, President and Chairman.

The bank will hold its next Shred-a-thon in October. Please watch for dates and times.

#### 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  
 Online Banking . . . . . 773-794-5262  
 Total Service Banking Card . . . . . 773-794-5264  
 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 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
- Safe Deposit Boxes / Utility Bill Payments
- Visa Gift Cards / Visa and American Express Credit Cards

