



Community comments

Vol. 41, No. 1,
January 2015

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

BUILDING Banking Relationships

With a 70 year history, we know our neighbors and what they need from their local bank

Community celebrated its 70th anniversary this past fall. The bank and its approach to banking have survived the test of time, and this long history demonstrates that we understand the needs of our neighbors when it comes to quality and affordable banking products and services.

Community Savings Total Service approach provides:

- Experienced, knowledgeable employees (many bilingual in Spanish or Polish)
- Many No-Fee Services
- Over 120,000 Surcharge-Free ATMs worldwide through the STAR^{sf}, Allpoint and MoneyPass ATM Networks
- 24/7 Online and Telephone Banking
- Convenient Drive-Up and Express Lobby hours
- Competitive interest rates and stable payments of Fixed Rate Mortgages
- FDIC Insurance on all deposit accounts up to \$250,000, according to FDIC rules and regulations.



“I would like to thank our current customers for their business. We always strive to give you our best. If you are not a customer yet, I invite you to stop in today and see how Your Personal Neighborhood Bank can help you and your family!” Dane Cleven

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.



Save Money

Smart Savers

Let us help you set up an account so you can start setting something aside for a home, car, retirement...you choose!

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Home Mortgages

It is still a buyers market. If you are thinking of a new home or mortgage...we can help!

page 4



ATMs & Electronic Banking Services

24/7 Access for 24/7 Living!



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a letter from **the president**

Dear Friends,

This past October Community celebrated its 70th anniversary of serving customers from Cicero and Belmont Avenues in Chicago. Community remains independent, mutually owned, and locally managed. The bank's goals remain to help area residents own homes and save for the future.

Through these past 70 years there have been many changes in banking. Today, much banking is done electronically. Community offers its customers the convenience of electronic banking through its online banking and bill pay programs, its participation in surcharge free ATM networks, and in a number of other ways. Electronic statements called "eStatements" are also now available. To add convenience to your life, give some of our electronic banking programs a try. But, Community still offers affordable conventional banking programs to its customers at its teller windows. Also, Community continues to offer the traditional passbook to customers who like to personally keep track of their savings transactions and have an in hand record of their account activity.

This newsletter briefly describes a number of the banking products and services Community offers to its customers. In addition, it contains several articles that contain financial advice from the FDIC "Consumer News" publication. Please look the newsletter over, and give us a call if you should have any questions.

Community has weathered the recent financial crises well and it remains financially strong. The bank's capital is well in excess of regulatory requirements and significantly above the average of its peers. The bank is well positioned to face the challenges we expect to encounter in 2015. We anticipate these challenges to include coping with the difficult local economy, the low national interest rate environment, and the ever changing regulatory environment. We will face these challenges by following the prudent banking practices which have served the bank and our customers for these past 70 years. As we face these challenges we will continue to manage the bank according to the guiding principle set forth by Community's founder, Peter H. Clevon, who stated that *"The safety and protection of our members' funds is always our most important consideration."*

On behalf of Community's officers, directors and staff, I would like to wish you and your families well for 2015. We hope you find good health, joy and prosperity during the year. We also would like to thank you for banking at Community — we appreciate your business.

Sincerely,

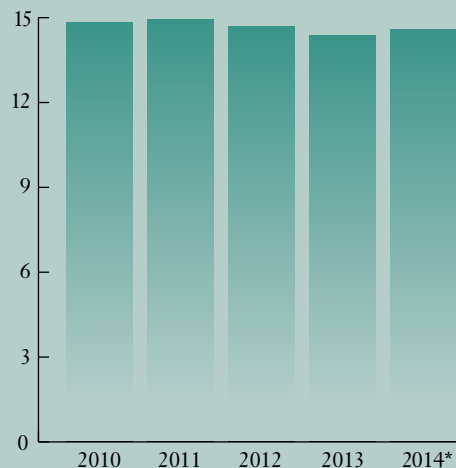
Dane H. Clevon, Community Savings Bank, Chicago



Dane H. Clevon
President & Chairman

All deposit accounts at Community are insured up to \$250,000 by the FDIC**

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 December 2014, assets were \$414,650,000 and capital, or net worth, was \$60,425,000. The resulting ratio of net worth to total assets was 14.6%, a fundamental measurement of a bank's strength.*

* Estimate as of 12/31/14

** According to FDIC rules and regulations.



Dolores Prokuski Retires after 35 years with Community

"We thank Dolores for her 35 years of service to our customers and her over 50 years of service to the industry. We wish her a long and happy, and well-deserved retirement."

Dane H. Clevon



Advice from FDIC Consumer News

Preparing Financially for the Unexpected

No one wants to think about it, but everyone needs to plan for the unexpected. Taking a few steps now can make it much easier for you and your loved ones to manage your financial affairs when you can't. Here are a few tips to get started.

Build a rainy day fund. Savings can help you and your family get through difficult times. Financial experts generally recommend you set aside three to six months of living expenses. Having even a small amount of money automatically transferred on a regular basis into a federally insured savings account is a great way to begin.

Keep a list of your financial accounts and personal documents in one secure place to ensure that a loved one who could become responsible for your financial affairs can easily find them. Paper records to keep in such a place would also include wills, titles, bonds, and certificates of deposit. Keep these items in a secure place that only you and selected others have access to.

Consider the pros and cons of consolidating accounts. Think about how many savings, checking, investment and credit card accounts you have. Then ask yourself if combining multiple accounts could make it easier for others to manage those accounts on your behalf. If you plan to consolidate your deposits at one institution, though, make sure the combined funds are within the FDIC's deposit insurance coverage limits.

Carefully evaluate who you hire to help you. You may want to talk to a financial advisor for help, such as in deciding whether to consolidate accounts or sell investments. Consult with an attorney about legal documents you may need to create or update.

Determine if you have adequate insurance. Consider discussing with an insurance agent or a financial planner whether you have adequate life and disability insurance, and evaluate the pros and cons of long-term care insurance. Take steps to make it easier for your heirs to access your valuables. Start by confirming that the beneficiaries or co-owners you want on accounts are named in the records.

If you have a safe deposit box, talk to a bank employee or an attorney about how a loved one or another person you designate could access the box. Procedures vary considerably by state.

SOURCE: FDIC CONSUMER NEWS SUMMER 2014

CommunitySavings

Individual Retirement Accounts

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

Contributions for the 2014 tax year are \$5,500 for individuals, and \$11,000 for married couples who file jointly (up to \$5,500 for each spouse's IRA). An additional \$1,000 "catch up" contribution is available for individuals who are 50 or older. The same limits apply for 2015 IRA contributions.

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 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.

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



There's no place like **HOME!** Community can help you find the right mortgage.

If you are in the market for a new home or to refinance your existing mortgage, Community is here to help you find the right mortgage for your needs. We only offer fixed rate loans so you never have to worry about your payments fluctuating. It's still a buyer's market...stop in or call us today.



Art Neville
Vice President & Chief Lending Officer

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 \$714.88 with a corresponding Annual Percentage Rate (APR) of 3.698%. A \$100,000 loan with a term of 30 years will have 360 monthly payments of \$499.29 with a corresponding APR of 4.490%. 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.

At Community, you will find Bilingual Mortgage Counselors ready to help!



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.

COMMUNITYupdate



Back to School Days Celebration - Aug. 2014

Community once again hosted a back to school celebration. More than 50 neighborhood kids attended and were invited to enter to win supplies needed to go back to school this past fall. Each child gave the prize wheel a spin to win a Target gift card, school supplies, tote bags, USB flash drives, calculators, back packs and other school related items. Kids enjoyed juice and treats during the event. Every child went home with a goody bag with an activity book, ruler, pencil and candy.

Photo Left: Shown here with prizes are kids from the Figueroa family, local neighbors of the bank.

Customer Appreciation Days / 70th Anniversary Celebration - Oct. 2014

Neighbors were invited to stop in to spin the prize wheel and enjoy some refreshments. The event coincided with Community's 70th anniversary. As part of the celebration Community held its semi-annual "Shred-A-Thon." Customers and non-customers were given the opportunity to shred old checks, bank statements and other documents in a mobile industrial shredder in the bank's main parking lot. The three day event was held on October 2nd-4th.

Photo Top Right: Neighbors were invited to spin a prize wheel to win a promotional prize during "Customer Appreciation Days" at Community Savings Bank. Shown are volunteers: (L to R) Ashley Engebretsen, Ashley Castañeda and Diana Rivera. The three-day event held on October 2nd - 4th was enjoyed by many local residents.

Photo Middle Right: Area residents were given the opportunity to shred old checks, bank statements and other documents containing personal information at no charge during Community's Shred-a-thon on October 4th. Hundreds of local residents watched as their personal papers were shredded during the Saturday morning event.

Helping Feed the Hungry During the Holidays

Community held its annual Holiday Food Drive this past November and December to benefit the Irving Park Food Pantry. We matched neighbors contributions with cash donations. Hundreds of food items and \$2,000 were donated to help feed the needy. *Photo Bottom Right: Shown with a lobby sign announcing the Food Drive are Desiree Reilly (L) and Marisol Gaytan (R).*

Toys for Tots

Community again collected toys for donation to the US Marines Toys for Tots program. As part of the collection, which was organized by Wanda Staron of Community, customers and employees donated many new, unwrapped toys which were donated to this worthy cause.



Tree Decorating

Neighborhood kids decorated our holiday tree again this year. We appreciate the efforts of all the kids who added their personal touches to our tree.

Photo Left: Kids 14 and under helped us decorate our holiday tree

"Thanks to all who helped us support these important causes and to all who participated in these neighborhood events." Dane Clevon, President



EMPLOYEEhighlight

Kristine Dorda Celebrates 25th Anniversary

"Kristine has held a number of positions here at Community and is a valued member of our staff. We thank her for all of her hard work over the years." Dane Clevon

Kristine Dorda came to the United States in 1985 and is a graduate of Krakow University of Economics in Poland with a Masters Degree in computer sciences. Kristine started at Community in 1989 in the NOW Accounts department. She then spent 10 years in the savings department as a customer service representative. In 1999, she joined the Loan department where she currently serves as a loan servicer and document specialist, among other responsibilities.



Advice from FDIC Consumer News

The importance of Staying Alert



Facing a personal hardship can be tough enough. But often making matters worse are con artists who try to take advantage of these situations.

Here are some precautions:

- Protect personal and financial information. Don't provide bank or credit card numbers or other personal information over the phone, through e-mail, as a text message, or over the Internet unless you initiate the communication.

- Look out for the people you care for. Many scams target the ill or the elderly. Pay attention to suspicious behavior, such as a sudden major purchase, the opening or closing of a bank or card account, or hiding financial statements.
- Only give to charities that you are familiar with or have researched.
- Use caution when making online donations. Go directly to a charity's Web site to confirm the address.

- Walk away from any offer or request that involves pressure to act quickly. Be suspicious if you are asked for money or personal information on the spot.
- If you're a disaster victim, be careful about accepting unsolicited offers to make repairs. Ask people you trust for recommendations of licensed and insured contractors.
- Be aware that con artists sometimes pose as debt collectors.

So even when your life seems unsettled, please remember to STAY ALERT and not let a con artist make things worse.

SOURCE: FDIC CONSUMER NEWS SUMMER 2014

24/7 Electronic Banking Services *for your convenience*

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 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 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

Our affordable ATM* and MasterCard Debit** cards offer surcharge-free ATM usage at over 120,000 ATMs through alliances with the Allpoint, STARsf and MoneyPass networks. Community does not charge its customers a fee to use another bank's ATM.

Surcharge-free ATMs are located in many retail locations in Illinois. We have recently expanded our ATM network by joining MoneyPass. To locate the ATM nearest you, go to our website and click on the ATM locator.

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

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



Dane Clevon using his Total Service Card while traveling abroad this past fall.



**Over 100,000
Surcharge-Free ATMs**



**Over 23,000
Surcharge-Free ATMs**

NEW!

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.

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.

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 STARs®, 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

Safe & Secure: What should go where?

It is essential to keep certain financial papers and valuables secure and accessible.

A safe deposit box is the best place for important things that will be costly, difficult or impossible to replace. Examples include property deeds, car titles and U.S. Savings Bonds.



A federally insured deposit account is the safest place for cash. Money in a bank account is protected up to the FDIC's deposit insurance limits, unlike cash in a safe deposit box, a home safe or elsewhere. You can earn interest, too.

A waterproof emergency evacuation bag is the best place for essential items if you need to quickly leave your home because of a flood, fire or other crisis. Contents would likely include copies of identification cards, your birth certificate, and the front and back of your key credit and debit cards.

The Internet also gives you options to keep copies of certain valuable items accessible anywhere. Examples include some of the same documents in your emergency bag (in case you are away from home when a disaster strikes) as well as pictures or videos for insurance purposes. An online "cloud" storage service from a reputable provider is one possibility. Another strategy is to e-mail yourself copies but remember to choose passwords that will be difficult for someone to guess, and only access through a secure Internet connection, and not a public Wi-Fi.

SOURCE: FDIC CONSUMER NEWS SUMMER 2014

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/consumernews, or by calling the FDIC at 877-275-3342.

Peace of mind: Community's Vault



Community's Safety Deposit Boxes keep your valuables safe and easy to access thanks to our neighborhood location and well-lighted, spacious booths. Call our Vault Custodian, at 773-685-5331 for more information.

Our vault is a functional focal piece in our office and the door has a very interesting restoration story. One of the primary members of the door's restoration team recently had the story published and has given us permission to post the article on our website. It can be found at www.communitysavingsbank.com/AboutUs.aspx

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 Credit Cards

