



# Community comments

Vol. 40, No. 2,  
July 2014

A newsletter from:

**Community Savings Bank**

*Your Personal Neighborhood Bank*

4801 West Belmont Ave., Chicago, IL 60641

[www.communitysavingsbank.com](http://www.communitysavingsbank.com)

## Our community roots are strong!

Celebrating 70 years of providing TOTAL SERVICE banking to our neighbors.

Community's roots are strong. Later this year the bank will celebrate its 70th anniversary of serving its customers from Cicero and Belmont in Chicago. For decades its stability, financial strength and local focus have helped thousands of area residents meet their goals of saving for the future and owning their own homes.

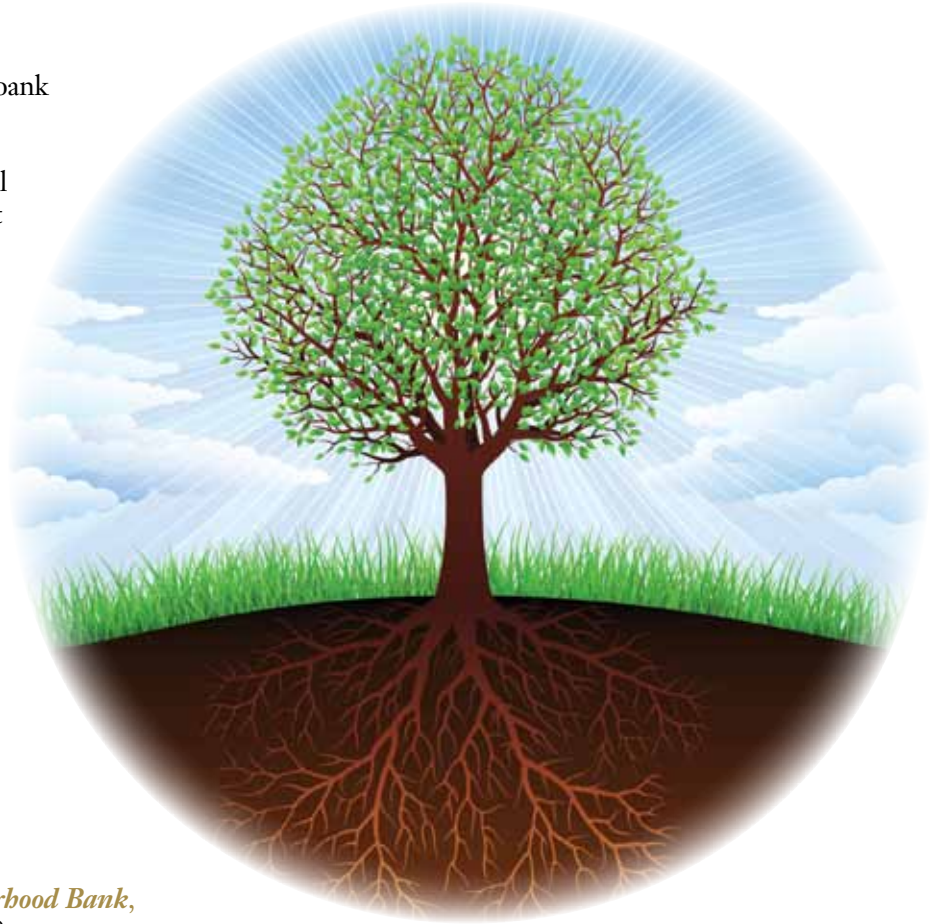
And, Community continues to provide a level of personal service that is hard to find today. Many staff members have worked at the bank for many years and know many customers by name. And, banking at Community makes banking affordable.

When you bank with Community you will find Total Service offers you many benefits including:

- **Experienced, knowledgeable employees**
- **Many No-Fee Services**
- **Over 120,000 Surcharge-Free ATMs**
- **Online and Telephone Banking**
- **Convenient Drive-Up**
- **Fixed Rate Mortgages**
- **FDIC Insurance**

Community Saving Bank, *Your Personal Neighborhood Bank*, serving customers from Cicero and Belmont for 70 years.

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.



### Surcharge-Free

Over 120,000 Surcharge-Free  
ATMs Worldwide!



page 3



### Mortgage Sense

Finding the right mortgage can  
be harder than you would think.  
We are here to answer your  
questions and make it easier.

page 4



### Start Today

Saving is never easy but always  
important. Let us help set up  
an account to get you started.

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# 70 YEARS

## a letter from **the president**

Dear Friends,

Our community roots run deep. This year Community is celebrating 70 years of serving customers from Cicero and Belmont Avenues in Chicago. In 1944, Peter H. Cleven, Community's founder and my grandfather, opened Community in a local storefront and moved the bank to its current location in 1953.

We have built long relationships with customers, neighbors and employees over the years. Many customers have banked with us for decades and many of our employees have been with us for decades also. Customers enjoy stopping in and working with people they know and trust – and appreciate being treated as a neighbor. Bilingual counselors are also on staff to assist our Spanish and Polish speaking customers.

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

Community is among the nation's strongest banks. Its net worth is 14.4% of assets – well above federal requirements. The bank's financial strength is backed up by deposit insurance from the FDIC which makes Community a great place to save. Strong net worth and deposit insurance from the FDIC are a few of the reasons we can say that Community continues to follow the guiding principle established by its founder, that *"The Safety and Protection of Our Members' Funds is Always Our Most Important Consideration."*

Community has money to lend for mortgages. All loans are prudently underwritten and held in our portfolio – not sold to a 3rd party. This is very important for the lender, but as recent experience has taught consumers, it is very important for the borrower as well. Interest rates and home prices are still low. Now might be a good time for you to buy. We would welcome the opportunity to serve you.

Community's wide range of deposit products enable customers to find the term that works best for them. We offer many affordable and no fee services. All of these factors add up to superior banking value.

It has been our pleasure to serve our customers for these past 70 years. If you currently bank with Community, thank you for your patronage. If you don't bank here, please stop in and give us the opportunity to serve as *"Your Personal Neighborhood Bank."*

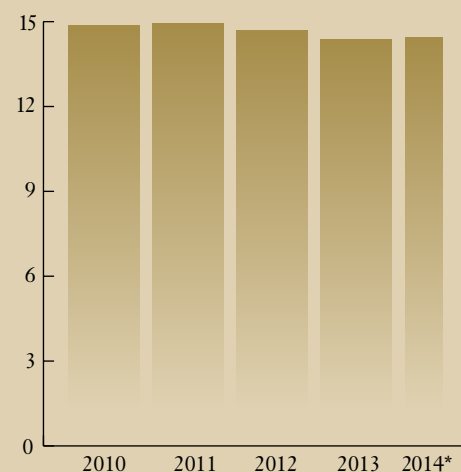
Dane H. Cleven, Community Savings Bank, Chicago



Dane H. Cleven  
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 June 2014, assets were \$414,698,000 and capital, or net worth, was \$59,853,000. The resulting ratio of net worth to total assets was 14.43%, a fundamental measurement of a bank's strength.\*

\* Estimate as of 6/30/14

\*\* According to FDIC rules and regulations.

Anthony Schoenleber participates in Federal Reserve panel discussion.



Anthony Schoenleber of Community Savings Bank was part of a panel discussion on the "Best Practices in Community Reinvestment Programs"

sponsored by the Federal Reserve Bank. As Community's Compliance and CRA (Community Reinvestment Act) officer, Schoenleber discussed how Community's outreach programs benefit low and moderate income individuals and neighborhoods.





### Advice from FDIC Consumer News

## Safe Shopping, Buying & Paying: How to Protect Your Money

Criminals often try to steal money or commit fraud by targeting consumers when they are paying for something or by stealing personal information from previous purchases. The FDIC has compiled simple ways to help you be as safe as possible.

### When Shopping in Person

**Provide only the information that you are comfortable giving.** Be careful about sharing your Social Security number with a merchant.

**Never “flash” your cash.** When paying with cash, keep large amounts of money concealed. You don't want to attract the attention of a thief.

**Only carry checks, credit cards, debit/ATM cards or cash that you plan to use.** The more you take along, the more you risk having lost or stolen.

### When Shopping Online

**Create “strong” PIN numbers and passwords and keep them secret.** Numbers, letters and symbols can be combined to form a password that is tough for someone else to figure out. Don't write the PIN numbers in your wallet or use your birthdate or address, which can easily be determined if your wallet is stolen.

**Protect your computer.** Install software that protects against “malware” (malicious software that can steal personal information). Also use a firewall program to prevent unauthorized access to your PC. Protection options vary, and some are free. Once you've installed the software, set it to automatically update.

**Be careful where and how you connect to the Internet.** Whether you are shopping or banking, only access the Internet using a secure connection. Also, don't use your own computer (including a tablet or smartphone) for shopping or banking if you are unsure about the wireless connection, as is the case with many free Wi-Fi networks at public “hotspots,” like coffee shops.

**Be suspicious of unsolicited e-mail offers** that ask you to click on a link or download an attachment. It's easy for criminals to copy a reputable company or organization's logo into a fake e-mail. By complying with what appears to be a simple request, you may be installing malware. Your safest strategy is to ignore unsolicited requests.

SOURCE: FDIC CONSUMER NEWS SPRING 2014

## Electronic 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 US 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, STARs<sup>®</sup> 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.



Over 100,000  
Surcharge-Free ATMs



Over 23,000  
Surcharge-Free ATMs

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

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



**Advice from FDIC Consumer News**

## Saving Money on a Mortgage, from Start to Finish

For many consumers, their mortgage payments are their largest monthly expenses. Here are tips on saving money on a mortgage.

### Prospective Homeowners

Comparison shop for your loan. Start by getting quotes from lenders based on the Annual Percentage Rate (APR), which factors in the interest rate as well as certain other finance charges. Those costs include “points” paid to the lender, fees paid to mortgage brokers, and certain other charges expressed as a yearly rate.

If you are buying a new home directly from a builder, don’t automatically assume that you need to purchase your loan-related products from the builder’s preferred providers.

### Current Homeowners

Determine whether you can save money by refinancing into a new, fixed-rate mortgage.

Instead of refinancing, consider paying off your existing mortgage faster. You may be able to save tens of thousands of dollars in interest.

Don’t overpay for homeowner (hazard) insurance and property taxes. Being under insured can be a costly mistake, but that doesn’t mean you can’t save money. Also, review your property tax statement to make sure it accurately reflects the size and characteristics of your property. Find out if you are paying the lower tax rate that may be available for owner-occupants.

If you are having trouble making your mortgage payments, don’t wait to seek help. Contact your loan servicer or a HUD-approved counselor, ideally before you miss a payment.

SOURCE: FDIC CONSUMER NEWS SPRING 2014

# MORTGAGE *sense*

A **mortgage** from Community offers attractive rates and stable payments.

**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 \$721.04 with a corresponding Annual Percentage Rate (APR) of 3.824%. A \$100,000 loan with a term of 30 years will have 360 monthly payments of \$506.69 with a corresponding APR of 4.616%. 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 \$192.17 with a corresponding Annual Percentage Rate of 5.812%. 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.

## Bilingual Mortgage Counselors ready to answer your questions...



Maria Ayala

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



Elzbieta Bis-Slowik

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

## Home Buying Seminars

It is a “Buyer’s Market” with home prices and mortgage interest rates remaining low. Community held another round of Home Buying Seminars this past May. These seminars help our neighbors understand the mortgage process and learn how to own a home of their own. Both events were organized by the bank’s Community Outreach Officer, Marisol Gaytan, and both were well attended and appreciated by all.



English Seminar Speakers  
(left to right)

Art Neville, Vice President of Community Savings Bank, Luis Gonzales, Northwest Side Housing Center and Larry Lynch, a local realtor.



Spanish Seminar Speakers  
(left to right)

Maria Ayala, Community loan officer, José Herrera, a local realtor and Nancy Valentine of the Northwest Side Housing Center.

## Shred Day



A neighborhood couple drops documents into a dumpster just before shredding. A mobile truck with a shredder inside was parked in the main lot at Community Savings.

Community Savings Bank held two of its popular Shred-a-Thons this past May. Area residents were invited to shred old checks, bank statements and other documents containing personal information free of charge.

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



# Savings at Community

Stop in today and open an account!

## 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.*

## 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.

*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

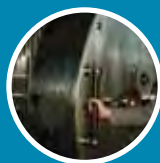
- Total T or Total T Plus Certificate (6 months)
- Total T Special Certificate (Call for current term)
- One Year, 18, 30, 42 & 60 Month Certificates

## Coming in August...E-Statements will be available!

E-Statements from Community Savings offer many benefits:

- Security, speed and convenience
- No more paper statements to shred
- View your statement on a computer anywhere in the world

Convert your paper statement to an E-Statement online or call a New Accounts staff member with questions.



## Safety Deposit Boxes offer peace of mind

Community's Vault keeps 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.

## Chris Cleven celebrates 25 years with Community Savings Bank



*“We thank Chris for his hard work as Controller of the bank. I’m proud to say that Chris is one of fourteen employees who have worked at Community for at least 25 years. Our grandfather, Peter Cleven, founded Community in 1944.”*

Dane H. Cleven, President and Chairman

Chris started at Community as a teller in 1983 while still in college. He graduated with an accounting degree and is a licensed CPA. He started full time as Assistant Controller in 1989 after three years with an accounting firm. He now serves as Controller of the bank. Chris also represents Community as a member of the Polish-American League for Savings Institutions and has served as the League’s president twice, and he is active with the Financial Managers Society.



## 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\* 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 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 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

## Keep Community Updated!

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

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

## Advice from FDIC Consumer News

### Saving and Investing for Your Future:

#### *Questions to ask yourself now*

#### **Do I have savings goals?**

Knowing how much you want to save and why can help you stick to a plan.

#### **How can I spend less?**

Review how much you spent in the last month and consider ways to cut back. Also try to pay less in interest - if you have multiple loans, pay off the ones with the highest interest rates first.

#### **Do I have an emergency savings fund?**

Financial experts recommend that you have at least six months of living expenses in a federally insured savings account or Certificate of Deposit (CD). This “rainy day” fund can help you weather the storm from a job loss or unexpected home or car repair. To build your fund, consider a combination of regular, automated deposits and any “windfalls” you receive, perhaps from a tax refund or a bonus at work.

#### **Am I saving money on a regular basis?**

Automatic transfers into savings on a set schedule can help you save before you spend.

#### **How much investment risk am I willing to take?**

Investments such as stocks, bonds and mutual funds can produce higher returns than bank deposits over many years, but you could also lose some or all of that money. (Remember, nondeposit investments are not insured by the FDIC against loss.) In general, the longer you plan to keep money invested and the greater your tolerance for volatility, the more likely these investments can help you reach your targets.

#### **Am I saving enough for retirement?**

For many, the answer is “no” even when they think it is “yes.” Options to save include workplace retirement plans and Individual Retirement Accounts (IRAs) offered by many banks.



### 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  
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

SOURCE: FDIC CONSUMER NEWS SPRING 2014