



Community comments

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July 2013

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



Community Relationships!

Neighbors since 1944...we know the people who live here.

At Community, we believe in long-lasting relationships. Since we have been around since 1944, we have built them with customers, with neighbors and with employees.

When you bank with Community you will find:

- Experienced, knowledgeable employees – many have been with us for years, are bilingual and know many customers by name.
- Many **no-fee services** to help you keep more of your hard earned money.
- NOW, Savings, IRAs, CDs – all FDIC insured up to \$250,000 according to FDIC rules and regulations

- **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

Want to build a banking relationship? Try Community, *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.



No more ATM Fees!

50,000 Surcharge-Free ATMs in network! Find one near you @ communitysavingsbank.com

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Thinking new home?

Let us help you find the right mortgage for your budget! Or refinance an existing loan.

page 4



Start saving today!

College and retirement savings don't happen overnight. They require planning!

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a letter from the president

Dear Friends,

At Community we have built strong relationships with customers, neighbors and employees for almost seventy years. Many of our knowledgeable staff have been with us a long time. In fact employees often celebrate 25th, 35th or even 45th anniversaries at the bank. And, many customers have banked with us for decades and like traditional banking with personal attention. They enjoy working with people they know and trust and being treated as a neighbor, not a number. Bilingual counselors are on staff to assist Spanish and Polish speaking customers. These are among the factors that set Community apart from most other banks.

But today many customers like the convenience technology brings to banking through online banking, telephone banking, and the use of surcharge free ATMs located around Chicagoland and around the globe. Whichever way you prefer to bank, Community makes it affordable and convenient.

Community is strong and stable. Our net worth is well above regulatory requirements. As the nearby graph shows, Community's net worth has remained strong at nearly 15% of assets. The bank has maintained this high level of financial strength even during a difficult economy. FDIC insurance adds extra protection for our depositors. The FDIC insures deposits up to \$250,000 according to its rules and regulations. Its financial strength and FDIC deposit insurance make Community a great place to put your savings. It's a reflection of the guiding principle of the bank set by my grandfather: *"The safety and protection of our members funds is always our most important consideration."*

Community offers a wide range of savings accounts and CDs that allow you to find the term that works best for your needs. As always, Community is making loans to area residents to purchase homes or refinance existing mortgages. The bank makes only fixed-rate mortgages with stable monthly payments. Community owns and services all the loans it has made, so borrowers always have someone here at Cicero and Belmont who is ready to help when needed.

Linda Skorczewski and Katherine Swanson, two of Community's longest serving staff members, have recently retired. Both started at Community in the 1960s, and both provided our customers with knowledgeable, dedicated and professional service for many years. We extend our best wishes to each of them for a long, healthy and enjoyable retirement.

To our customers, thank you for your business. If you don't bank here, I invite you to give Community a try. Find out why thousands of your neighbors refer to Community as *Your Personal Neighborhood Bank*.

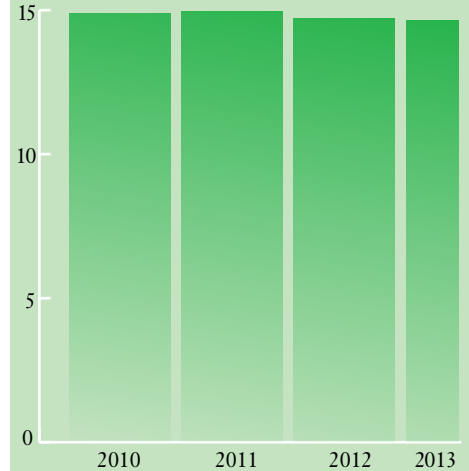
Dane H. Clevon, Community Savings Bank, Chicago



Dane H. Clevon
President & Chairman

strength&service

Total Net Worth Ratio to Assets

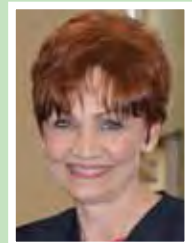


Community's capital is approximately three times the amount needed to be considered well capitalized by federal regulators. At the end of June 2013, assets were \$415,248,674 and capital, or net worth, was \$60,702,794. The resulting ratio of net worth to total assets was 14.62%, a fundamental measurement of a bank's strength.

happy retirement!



Linda Skorczewski



Kathy Swanson

*A special "thank you" to
Linda Skorczewski
and
Kathy Swanson
for their many years of
dedicated service to Community
and its customers.*



Advice from **FDIC Consumer News**

Protect your Plastic from High-Tech Criminals

While many people continue to use paper money, today more and more people are paying with a credit or debit card. Now more criminals are trying to steal the cardholder's name, account number and expiration date. This is what we call identity theft.

What else can you do to keep thieves away from your card numbers and your money?

- Never give out your card numbers if asked in an unsolicited e-mail, text or phone call.
- Be alert at the checkout counter, ATM and gas pump.
- When paying at a restaurant or retailer, make sure your card is swiped only once.
- Monitor your bank statements and credit card bills for discrepancies.
- Don't assume a small unauthorized transaction isn't worth reporting to your bank.
- Contact your institution if your bank statement or credit card bill doesn't arrive.

SOURCE: FDIC CONSUMER NEWS SPRING 2013

24-hour Banking Conveniences from Community

Online Banking with state-of-the-art security. Log on with a high-speed internet connection and 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. 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 STARs^{sf} 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.

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



50,000 Surcharge-Free ATMs

23,000 Additional Surcharge-Free ATMs coming soon through the Money Pass Network.



Maryann Bovio Celebrates 45 years with Community

Maryann Bovio celebrated her 45th anniversary at Community in early February. Dane H. Cleven, President and Chairman said *"We thank Maryann for all of her hard work. She knows many of our customers by name and they know and trust her. She is a valued member of our staff."*

Maryann started at Community while still attending high school and has taken on many important roles over the years. Maryann now serves as New Accounts Supervisor and Assistant Vice President. She is on bank committees, coordinates customer relations activities and represents the bank at a local Chamber of Commerce.



Mary Henning Celebrates 40 years with Community

Mary Henning celebrated her 40th anniversary at Community in June. Through the years, Mary has worn "many hats" at the bank. Some of her positions have included: Teller, Data Processor, Vault Custodian and Insurance Specialist.

"We thank Mary for her years of dedication to our customers and staff. Her attention to details is always very valuable." Dane H. Cleven, President and Chairman



Advice from **FDIC Consumer News**

How to **Improve Credit** & **Pay Less** for loans.

A Credit Report provides a record of your history of paying loans and bills including any late payments. These reports affect your ability to qualify for a low-cost loan or insurance policy, rent an apartment or find a job.

A recent Federal Trade Commission (FTC) study found that many consumers have errors on their Credit Reports that can result in paying more for loans.

What can you do to improve your credit reports?

Pay your bills on time. If you're late 30 days or more, the lender may report you delinquent to a credit reporting agency, and that will damage your credit history.

Your score will improve if you avoid more late payments.

Reduce the amount that you owe on credit cards and other lines of credit.

That will help improve your credit score. If you close an account you have paid in full and haven't used in a while, your debt-to-credit ratio (the amount you owe on credit cards compared to your credit limit) will increase.

This neglect could be interpreted as a sign that you have taken on more debt that you can handle. One option is to avoid closing unused accounts until you have paid down any large balances on another credit card.

Review your credit reports regularly for errors or signs of identity theft.

You are entitled to receive at least one free credit report every twelve months from each of the nation's three main credit bureaus (Equifax, Experian and TransUnion).

Start at www.annualcreditreport.com or call 1-877-322-8228. If you find errors, contact the credit bureau directly. If possible, request your credit report well before you apply for a loan so you have time to correct any inaccurate information.

SOURCE: FDIC CONSUMER NEWS SPRING 2013

Find the **MORTGAGE** to fit your needs at Community!



We help local residents understand what's needed to buy a home.

Art Neville, Community 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 \$721.04 with a corresponding Annual Percentage Rate (APR) of 3.783%. A \$100,000 loan with a term of 30 years will have 360 monthly payments of \$499.29 with a corresponding APR of 4.467%. 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 \$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.



Understand mortgages
and buy a home today.

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.

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



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

This May, Community Savings hosted two free Home Buying seminars. Dane H. Cleven, President and Chairman explained, "One of Community's missions is to help local residents own homes."

The first was held entirely in Spanish on May 4. The second, held May 11, was in English with Polish and Spanish speaking counselors to help with translation.

Topics covered were: types of properties to buy, short sales, foreclosures, credit repair and special down payment assistance programs.



Marisol Gaytan, Community's Outreach Officer, organizes all of the bank's Home Buying Seminars.



Home Mortgage seminar in Spanish included speakers: Maria Ayala, Community loan officer, José Herrera, a local realtor and Liz Caton of the Northwest Side Housing Center.



Larry Lynch, a local realtor, Art Neville, Vice President of Community Savings Bank and Pedro Diaz, Northwest Side Housing Center, led the bank's Home Mortgage seminar held on May 11th.

SHRED-A-THON SUCCESS!

A local neighbor is shown at the right dropping documents into a dumpster just before shredding. A mobile shredder was parked in the bank's main lot May 11 for destruction of old documents. The next Shred-a-thon will be in October...watch for dates and times.





SAVINGS & Safety

Pictured left: Community's Aneta Konopka and Donna Wachal taught lessons about saving to 4th and 5th graders at St Bartholomew School in Portage Park.

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

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

- 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

Individual Retirement Accounts

Community can help you with both traditional and Roth IRAs. 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.

Advice from FDIC Consumer News

FDIC Insurance: *How your deposits are protected up to at least \$250,000 at each bank*

The basic FDIC insurance coverage is \$250,000 for each depositor at each insured institution. But there are many different ways depositors can be insured for that amount. FDIC deposit insurance rules provide for what are called "ownership categories." Each depositor who meets the requirements of an ownership category is insured up to at least \$250,000 in each one.

Single Accounts

Individuals are automatically covered by FDIC deposit insurance when they open an account in their own name. If the account does not list any beneficiaries, the depositor's funds are insured for up to \$250,000.

Joint Accounts

Two or more people who are co-owners of funds have FDIC deposit insurance coverage of \$250,000 each under the joint ownership category. To qualify, each owner must have equal withdrawal rights to the funds and beneficiaries cannot be named on the account.

Retirement Accounts

Individual Retirement Accounts (IRAs) are insured up to \$250,000 when deposited in a FDIC-insured financial institution.

Revocable Trust Accounts

One or more beneficiaries can be named to pass on funds when account owner dies. Each beneficiary can be protected up to \$250,000 if certain requirements are met.

Employee Benefit Plan Accounts

Do you participate in a pension plan or defined benefits plan at work? If so, you can have separate coverage for funds in a Employee Benefits Plan and your individual accounts.

Check to see how much coverage you have

With the FDIC's online tool you can learn how much insurance you have for existing accounts or new ones being considered. The tool is called EDIE. Log-on: www.fdic.gov.edie

SOURCE: FDIC CONSUMER NEWS WINTER 2012-2013

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.



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. 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. • Minimum \$50 deposit to open 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_{sm} 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.

50,000 Surcharge-Free ATMs



23,000 Additional Surcharge-Free ATMs coming soon through the Money Pass Network.



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

Contacted by a **Debt Collector?** Proceed with Caution!

Consumers who fall behind on credit card payments or other bills sometimes hear from a debt collector. But people who don't even owe any money may find themselves contacted by a debt collector...or someone who falsely claims to be one.

Here are key points to know:

If a third-party collector (*not your original lender*) contacts you about a debt you owe, federal law requires you to be treated fairly and without harassment. For instance, the Fair Debt Collection Practices Act says that debt collectors can't call you before 8 a.m. or after 9 p.m., unless you agree. And, if you tell them in writing to stop contacting you, the collector may only make limited contact after that.



If you are contacted about a debt owed by a deceased relative, be careful.

Collectors may tell the family that they are responsible for the debt of the deceased, even when they have no such legal obligation.

Be aware that con artists sometimes pose as debt collectors. They may even claim to be from the government, including law enforcement, when attempting to collect on a non-existent debt. Warning signs include a caller who is unwilling to provide written proof of a debt, who won't provide a mailing address, or who threatens jail or violence.

To learn more about debt collectors and your consumer rights or to report a problem contact your state Attorney General's office (start at www.naag.org/current-attorneys-general.php) or the Federal Trade Commission (www.consumer.ftc.gov/topics/dealing-debt or 1-877-FTC-HELP).

SOURCE: FDIC CONSUMER NEWS SPRING 2013

Contact information for the Illinois Attorney General can be found at www.illinoisattorneygeneral.gov

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



23,000 Additional Surcharge-Free ATMs coming soon through the Money Pass Network.

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
Safe Deposit Boxes / Utility Bill Payments
Visa Gift Cards / Visa Credit Cards