



# Community comments

Vol. 45, No. 1  
January 2021

A newsletter from:

**Community Savings Bank**

*Your Personal Neighborhood Bank*

4801 West Belmont Ave., Chicago, IL 60641

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



Check out  
our newly  
redesigned  
website  
for easier  
Total Service  
Banking

## Online, Mobile or In-person

### Convenient, Affordable Banking Products & Mortgages

#### Electronic transactions are particularly useful during this time of social distancing

Community Savings Bank continues to be here for your banking needs during these unusual times. As an essential business we have remained open for lobby visits when necessary while also offering 24/7 access to your accounts through our mobile app, website and telephone banking.

- ✓ 24/7 mobile, online and telephone banking
- ✓ 85,000+ surcharge-free ATMs worldwide
- ✓ Fixed rate mortgages with 10 to 30-year terms
- ✓ Safe deposit boxes in our maximum security vault
- ✓ Many no-fee services to help you save your money
- ✓ Knowledgeable staff, bilingual in Spanish or Polish
- ✓ Convenient in-person lobby and drive-thru hours
- ✓ FDIC insured accounts according to its rules and regulations

#### INTEREST RATES ARE STILL VERY LOW! Now is a great time for a new mortgage or refinance

Community has always been in the business of helping neighbors own homes of their own. Community owns and services all of the loans it has made, until they are paid in full. If you should ever have a question about your loan, a member of Community's loan staff will answer it.

- ✓ Fixed rates for stable payments
- ✓ Bilingual mortgage counselors
- ✓ Home equity products also available
- ✓ **Call 773-685-5300 and ask for a mortgage counselor today!**

more in this issue:

**Saving Products | p 3**

**Affordable Mortgages | p 4-5**

**Electronic Banking | p 6**

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**

2021

Dear Friends,

What a year 2020 was. When the year began it looked bright for the economy. Then things were turned upside down by the COVID-19 Coronavirus. Nothing remained normal as many workers lost jobs, parts of the economy were locked down, and interest rates were slashed by Federal Reserve action. Words like “Self Quarantining” and “Social Distancing” became part of our regular vocabulary. Since the vaccine was introduced we are optimistic that in 2021 life will start to return to normal. Community’s priorities are noted below.

The safety of our customers and staff is our top priority. Please limit visits to our office for situations that require in-person meetings. If you visit the bank a face covering is required. If you cannot wear one, contact us so accommodations can be made. Everyone must remain six feet apart whenever possible. We have installed “sneeze guards” to separate our customers and staff and hand sanitizer is available throughout the office. Our cleaning staff also performs extra surface cleaning daily.

Another priority is to connect customers with their accounts in safe, efficient and affordable ways. Community is open during regular office hours, but follows many safeguards. Our Drive-thru Lobby is also open from 8:00-9:00 am for seniors and others at risk. Community’s online, mobile and phone banking are available to manage your accounts remotely. Zelle® and External Transfer were both introduced in 2020 and allow customers to easily transfer funds without visiting the bank.

Interest rates remain competitive on all Community accounts even though the Federal Reserve significantly reduced rates last year. We continue to follow the Golden Rule established by Community’s founder: *“The safety and protection of our members’ funds is always our most important consideration.”* Additionally, deposits are insured by the FDIC according to its rules and regulations, providing an extra layer of protection.

In spite of the economic problems caused by COVID-19, today’s low interest rates make it a good time to consider purchasing or refinancing a home. Community has funds to lend. Additional advantages of borrowing from Community include the facts that all loan decisions are made here and Community owns and services all loans it has made until they are paid in full.

Community remains an independent, mutually owned, locally managed financial institution. If you bank with us, thank you for your patronage. If you don’t already bank here, we invite you to give us a try. We would look forward to serving as *Your Personal Neighborhood Bank*. Best wishes for a safe and healthy 2021.

Sincerely,

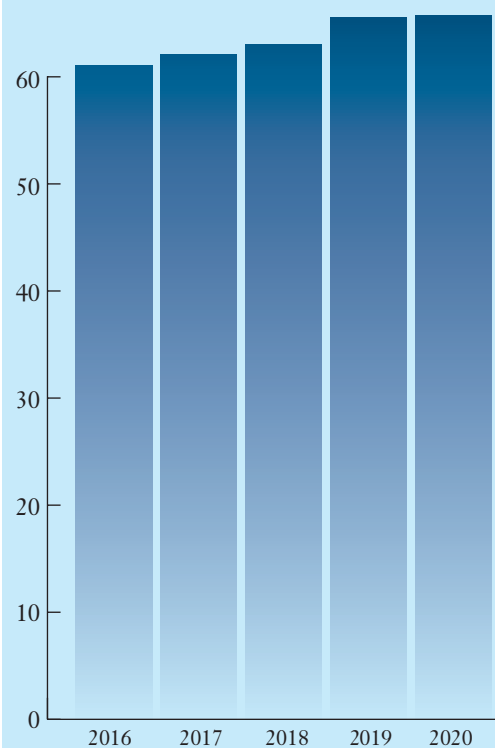
Dane H. Cleven, Community Savings Bank, Chicago



Dane H. Cleven  
President &  
Chairman

### Financial Strength

Total Net Worth  
in millions of dollars



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

At the end of December 2020, assets were \$433,656,093 and capital, or net worth, was \$65,692,277. The resulting ratio of net worth to total assets was 15.15%, a fundamental measurement of a bank’s strength.



**Bauer Financial Reports, Inc.**

awarded Community its 5-star rating, attesting “to the strong capitalization and performance of your institution.”



Advice from **FDIC Consumer News**

Article  
translated in  
Spanish.  
Reprint in  
lobby.

## Teaching Children About Money Now, Pays Dividends Later



Photo of Community 2012 Piggy Bank Contest

Teaching kids about money helps them become more financially independent as adults. Early financial education is linked to higher savings, credit scores and lower debt. This education correlates to a higher net worth in later life.

### Different ways children learn about money

- **Children learn by observing.** Your child can see a relationship exists between work and money. Talk to them about how your income influences what you buy and where you live.
- **Informal discussion can teach kids** about the financial choices you make. Include your children when paying bills or discussing large purchases. Have your child go with you to the grocery store to see how budgeting relates to shopping.
- **Board games with play money** are great teachers. Online games can be a fun way to start smart money conversations.
- **Open a savings account** for your child to teach them about saving. If they earn some money, talk about how much to spend, to save and how much to donate.

SOURCE: FDIC Consumer News September 21, 2020. More tips and a complete copy of this FDIC article can be found at [www.fdic.gov/consumernews](http://www.fdic.gov/consumernews), or by calling the FDIC at 877-275-3342.

## Have you been trying to save? Here are some Total Service products that can help you!

### Individual Retirement Accounts

Community can help you with a traditional or Roth IRA. Neither IRA has a yearly maintenance fee. Maximum contributions for the 2020 and 2021 tax years are \$6,000 for individuals, and \$12,000 for married couples who file jointly (up to \$6,000 for each spouse's IRA). An additional \$1,000 "catch up" contribution is available for individuals who are 50 or older.

**SECURE Act:** In 2020 a Federal law called the SECURE Act changed rules for whether and when an IRA owner needed to take Required Minimum Distributions (RMD) from an IRA for the year 2020. At this time it is not clear what the rules will be for 2021. Consult your tax advisor concerning RMD rules in 2021.

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.

### 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

MANY  
TERMS  
AVAILABLE

### 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.



*With a fixed rate mortgage from Community,  
your monthly budget will always*

# BALANCE

**Rates are still low if you are thinking  
about a new home, refinance or update?**

**Mortgage products from Community  
always have your best interest in mind  
and are owned and serviced by us!**



2020 brought much uncertainty into our lives. Yet one thing will always remain constant — Community's commitment to helping our neighbors achieve their dream of home ownership.

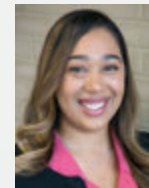
Mortgage rates are currently at incredible all-time lows and Community continues to have money to lend. At these rates you will save thousands of dollars on interest costs over the life of the loan. You can save even more with a 15-year mortgage (*see the next page*). If you are interested in a multi-family loan please give me a call.

A brief description of each of Community's mortgage products is listed to the right. If you have any questions, one of your knowledgeable Mortgage Counselors are happy to take your call and discuss what options might fit into your family's budget.

***Your Personal Neighborhood bank is here to help!***

Art Neville  
Vice President & Chief Lending Officer  
NMLS# 715802

## Bilingual Mortgage Counselors



Jenel Ventura  
NMLS# 1690633

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



Elzbieta Bis-Slowik  
NMLS# 715804

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



### 15-Year Mortgages\*

Save thousands of dollars in interest, 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 \$672.69 with a corresponding Annual Percentage Rate (APR) of 2.962%. A \$100,000 loan with a term of 30 years will have 360 monthly payments of \$435.21 with a corresponding APR of 3.438%. Minimum down payment for both loans is 20%. Payments do not include taxes and insurance and actual payments will be greater.*

### Fixed Rate Mortgages

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

Home ownership programs that keep buyers' "up front" costs low.

### Multi-Family Loans

For purchasing multi-family residential properties. They are also available with great terms and rates. Call Art Neville to learn more.

### 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** helps you tap the equity in your home for purchases... borrow what you need, when you need it.

### Community's Home Improvement Program

**CHIP** is another unique product from Community that 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 \$187.57 with a corresponding Annual Percentage Rate 4.812%. Maximum loan amount is the lesser of \$10,000 or 95% of the value of the property.*

### Community's Home Ownership Program

**CHOP** makes it possible for qualified applicants to buy a home sooner with 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. Sign up and your monthly payment is automatically deducted from your NOW checking or statement savings account.

All loans are subject to Community's underwriting standards.

## Holiday Tradition Continues



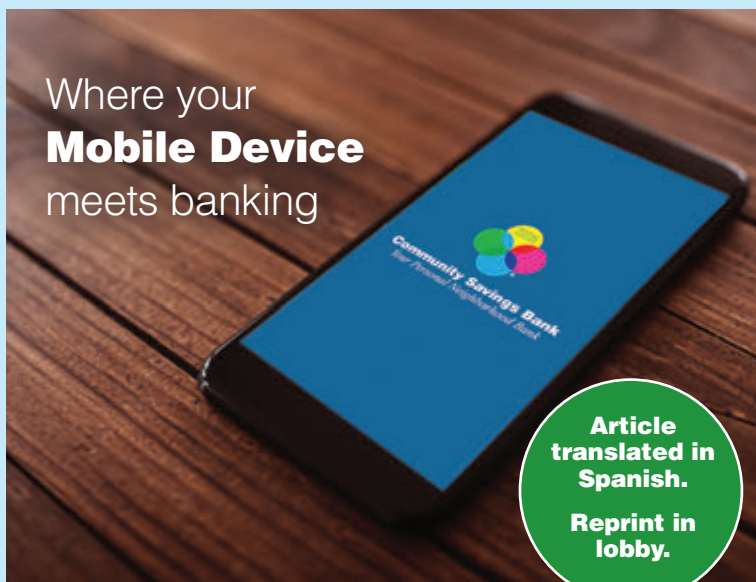
Community once again invited neighborhood children to help us decorate our holiday tree. As always, their creativity was enjoyed and appreciated by the entire Community Savings Bank family over the holiday season.

## Helping Community Neighbors



**FHLB Chicago**  
Federal Home Loan Bank of Chicago

Community Savings Bank is a member of the Federal Home Bank of Chicago (FHLBC). In 2020 the FHLBC initiated a grant program called the "Targeted Impact Fund." Community received a FHLBC grant and the bank added its own funds to make donations to local organizations that support people hardest hit by COVID-19 and also groups promoting equity and opportunity for underserved communities.

Advice from **FDIC Consumer News**Where your  
**Mobile Device**  
meets bankingArticle  
translated in  
Spanish.Reprint in  
lobby.

Technology enables customers to access their accounts online.

Many banks with physical locations that customers can visit in person (called “brick and mortar” banks) also offer online and mobile banking. This gives you the ability to bank while you are at home or on the go.

Bank offices also often offer in person services such as money orders, notarizing documents and safe deposit boxes.

Online or in person, consumers with deposits at FDIC-insured banks benefit from deposit insurance coverage.

Establishing a banking relationship by opening an account may also give you access to other products such as home loans.

**SOURCE:** FDIC Consumer News November 16, 2020. More tips and a complete copy of this FDIC article can be found at [www.fdic.gov/consumernews](http://www.fdic.gov/consumernews), or by calling the FDIC at 877-275-3342.

**Total Service offers Community's neighbors many 24/7 banking advantages.****Mobile Banking Apps**

Community's Mobile Banking apps give you secure access to accounts from your mobile phone or tablet.

- View real-time balances & transactions
- Transfer money between accounts / Deposit checks
- Pay bills, send money / Receive alert notifications
- **Zelle®** — send money to friends
- **Learn more at [www.communitysavingsbank.com/OnlineBanking.aspx](http://www.communitysavingsbank.com/OnlineBanking.aspx)**

**DOWNLOAD  
TODAY!****Online Banking**

View your accounts, transfer funds, pay bills and more. There is no fee for our Bill Pay\* feature. You can enroll right from our home page by clicking on “Enroll” link. Several online education tutorials will help you through the process. You can also call the bank with any questions.

*Be sure to keep anti-virus and anti-malware software up-to-date, and run frequent system scans on your computer. Visit our website for more information.*

*\*Subject to terms & conditions.*

**Direct to Mexico/Europe**

Send money to relatives in or out of the U.S.  
See a savings counselor to learn more.

**Rewarding Credit Cards**

Choose the card that offers the rewards you want:  
Visa Signature® Real rewards Card, Premier Rewards American Express® Card, Cash Rewards American Express® Card, and Visa® Platinum Card.

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

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

**Use at over 85,000  
Surcharge-free ATMs  
with these logos:**



Find an ATM near you on our website's ATM Locator. If a customer uses another bank's ATM, Community does not charge a fee for the transaction. The Total Service Card PLUS is also a Master Card Debit Card. Speak with a Savings Counselor today to enroll for mobile notifications of possible fraudulent activity.

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

**Total Service Connection**

Telephone banking in English, Spanish & Polish. Check interest rates, balances, deposits and cleared checks. Transfer funds between accounts with pre-authorization – call 773-685-3947.

**E-Statements**

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

**External Transfer — NOW AVAILABLE!**

Transfer funds to Community from another bank.  
Contact a savings counselor for details.

**CardValet Phone App - It's FREE!**

Available for download at any app store. Allows you to:

- Turn your **DEBIT MasterCard** on and off
- Set locations where card can be used
- Restrict transactions based on merchant
- Establish transaction amount limits
- Schedule alerts for certain transaction

Send. Receive.  
Split.  
**Zelle®** makes sending money fun.



together with

**NOW AVAILABLE**



## 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.\* • 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 checks. eStatements available.

**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 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

**Use your Card for ATM transactions where you see these logos**



**See page 3 for information on surcharge free ATMs, and locating ATMs**

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

### Avoid phishing, smishing, vishing, and other **SCAMS**

Criminals constantly try to steal individuals' personal data. They pretend to be with legitimate organizations that people know and trust. Perhaps a bank, retail store or even the IRS. Scammers threaten "you are a victim of fraud" to steal your personal data.

#### Common tricks:

- Phishing – fake email which often displays a well known logo
- Smishing – official looking text message that seems legitimate
- Vishing – bogus live phone call, "robocall" or voicemail

#### More examples:

- Lottery Scams – To claim your winnings, you must pay taxes and fees. A fake check is sent. You are asked to cash it. Then wire back payment. They steal your money. You are responsible for the bad check.
- Grandparent Scams – Scammer hacks someone's email account. Fake emails sent to relatives – claiming grandparent is stranded abroad > needs credit card information.
- Employment Scams – Fake ads claim to be hiring people to work at home. You are hired and receive a bonus check to start. You are asked to pay "account activation." Scammers hope to get your funds before their check bounces.

SOURCE: FDIC Consumer News October 19, 2020.

More tips and a complete copy of this FDIC article can be found at [www.fdic.gov/consumersnews](http://www.fdic.gov/consumersnews), or by calling the FDIC at 877-275-3342.



Article  
translated in  
Spanish.

Reprint in  
lobby.

## Are your important documents and valuables safe?

Our maximum security vault offers affordable safety deposit boxes in a main level, neighborhood location for easy access.

- Vault exceeds federal security standards.
- Solid steel vault door weighs 27 tons and is 16 inches thick.
- Protected with modern electronic surveillance equipment.

Call our Vault Custodian at 773-685-5331 to learn more.

A safety deposit box and its contents are not insured by the FDIC.



## 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

## 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 / Safe Deposit Boxes

Utility Bill Payments

**Need a MORTGAGE LOAN? Call 773-685-5300 & ask for a mortgage counselor today!**