



# Community comments

Vol. 45, No. 2  
July 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)



## Purchasing a home? Considering a refinance?

**Community will guide you through the mortgage process.**

We have money to lend and invite you to apply for a loan at Community.

For 77 years we have helped generations of neighbors navigate the mortgage process with ease and convenience. Community was founded to help people own homes. We've streamlined the process to guide you through all the steps with knowledgeable personal attention.

When you apply for a loan here, you work with one employee of the bank to guide you through the process from beginning to end. Our borrowers really like the fact that Community owns and services all loans until they are paid off. If a borrower has a question, there's someone at Cicero and Belmont to help.

Looking for a Fixed Rate Mortgage,  
Refinance or Home Equity Loan?  
See page 4.

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.

### TOTAL SERVICE BANKING

Community has been in this neighborhood for 77 years and continues to provide quality banking products to our neighbors.

Mobile Banking for "on the go" banking...no desktop required **3**

Pay-O-Matic Customers: Check out our new External Transfer option **3**

Online Banking with Bill Pay saves you time and money **3**

First-time Home Buyers CD: to help you reach your goal **6**

Our Five-in-one Certificate guarantees higher rates on each renewal date **6**



## a letter from **the president**

Dear Friends,

We have lived through some very unusual times. We have all endured pandemic related hardships and we remember those who were lost along the way. As the city and state emerge from the pandemic we are optimistic for a quick return to normal. But, being cautious, we are still following safe practices at the bank and we appreciate your patience as we move ahead.

Community's staff has traditionally put on a number of events in the year to provide our customers and neighbors with financial and home buying education. Other events have been intended to thank customers for their patronage and were more social in nature. We are not holding such events this year, but check Community's web site for updates. An event that we will hold this year is a Shred-a-Thon, where customers and neighbors can shred old documents containing personal information for free. Mark your calendars for September 25th. Since it has been a while since we held a Shred-a-Thon we will need to limit the amount anyone can shred. See page 5 for more information.

We learned a lot during the pandemic about serving customer needs. We learned how to do it more safely for in-person transactions. And many customers discovered that many transactions can be conducted remotely via telephone banking, online banking and mobile banking. Some historical examples of Community's efforts to help customers bank remotely along with the development of its logo can be found on page 5. Keeping banking affordable continued to be one of our objectives as many customers found new ways to bank.

Community continued to follow the bank's golden rule as articulated by our founding President: *"The safety and protection of our members' funds is always our most important consideration."* As with most banks, Community's deposits grew considerably in the first half of 2021 which affected its net worth ratio. As noted on this page, the bank is very strong financially, which adds safety and stability for depositors. And, all deposits are insured by the FDIC according to its rules and regulations.

One of Community's primary objectives continues to be helping area residents own homes. Community has money to lend. If you are in the market to buy a home or if you could benefit from a refinance at the current very low interest rates contact our loan department. Some of the benefits of getting your mortgage loan from a local bank are noted on pages 1 and 4 of this newsletter.

I appreciate your business during these challenging times. Thank you for your patronage. If you don't already bank here I invite you to give Community a try. We would look forward to serving as *Your Personal Neighborhood Bank*.

Sincerely,

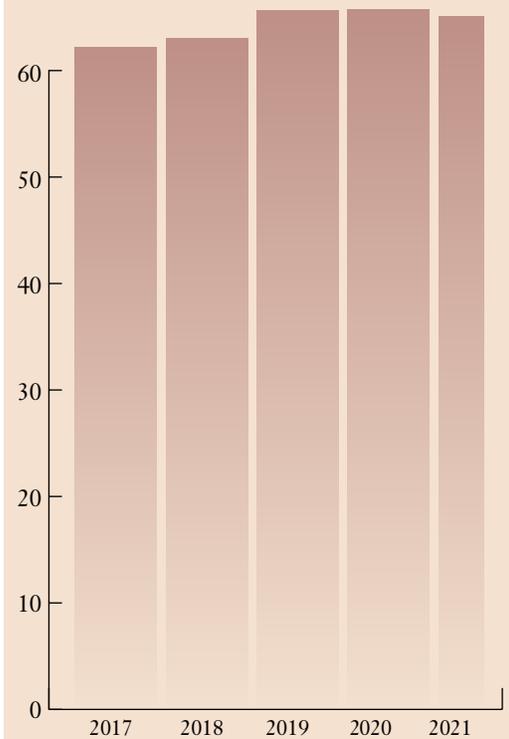
Dane H. Clevon, Community Savings Bank, Chicago



Dane H. Clevon  
President & Chairman

### Financial Strength

Total Net Worth  
in millions of dollars



Community's Capital is well above regulatory requirements, which keeps Community among the nation's strongest banks.

At the end of June 2021, assets were \$447,716,454 and capital, or net worth, was \$64,672,415. The resulting ratio of net worth to total assets was 14.44%, 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."

# Electronic Banking AT COMMUNITY

**DID YOU KNOW?**  
Allpoint has **1100+ Deposit taking ATMs** in the U.S.

## Mobile Banking Apps

Give you secure access to Community 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)**



## Online Banking

View your accounts, transfer funds, pay bills and more. There is no fee for our Bill Pay\* feature, enroll right from our home page by clicking on "Enroll" link. Several online education tutorials will help you through the process or 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.*

## External Transfer — NOW AVAILABLE!

Electronically move funds between personal checking/savings accounts at Community and other U.S. financial institutions. **Attention Pay-O-Matic Customers: this new feature can help you get your mortgage payment deposited on time. Call for more information.**

## 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

## E-Statements — CONVERT TODAY!

- 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.**

## 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.

## Direct to Mexico/Europe

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

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

**Community Savings Bank** together with **Zelle®**

**NOW AVAILABLE**

## Advice from American Bankers Association®

### Protect Your Mobile Devices

Your mobile devices provide convenient access to email, banking and social media. They can also provide criminals with this same convenient access. Here are some tips to keep you safe:

- Use the passcode lock on all your devices
- Log out when you finish mobile banking
- Download the updates for your phone and tablet
- Delete your data before selling, trading or donating your device
- Avoid storing sensitive information on your devices
- Don't open emails or texts from senders you don't know
- Be aware of "shoulder surfers" and public Wi-Fi
- Tell your bank if you suspect fraud, change your phone number or lose your device



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# Mortgages AT COMMUNITY

“Rates are still incredibly low...call us. We’re here to help!”



**Art Neville**  
Vice President  
& Chief Lending  
Officer  
NMLS# 715802



*Si usted desea una tasa de interés baja y fija para su hipoteca por favor visíteme o llámeme.*  
**Jenel Ventura**  
NMLS# 1690633



*Jeśli jesteś zainteresowany pożyczką która ma niskie koszty i stały procent to proszę wstąpić do nas lub zadzwonić po informacje.*  
**Elzbieta Bis-Slowik**  
NMLS# 715804

<b>15-Year Mortgages*</b>	Save thousands of dollars in interest, build equity faster and get a lower rate than 30-year mortgages. <i>*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.</i>
<b>Fixed Rate Mortgages</b>	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.
<b>Zero Points Mortgages</b>	Home ownership programs that keep buyers' "up front" costs low.
<b>Multi-Family Loans</b>	For purchasing multi-family residential properties. They are also available with great terms and rates. Call Art Neville to learn more.
<b>Home Equity Loans</b>	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.
<b>Home Equity Line of Credit Loans</b>	<b>HELOC</b> helps you tap the equity in your home for purchases...borrow what you need, when you need it.
<b>Community's Home Improvement Program</b>	<b>CHIP</b> is another unique product from Community that enables qualified homeowners to borrow up to \$10,000 for home improvements. <i>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 \$188.71 with a corresponding Annual Percentage Rate 5.062%. Maximum loan amount is the lesser of \$10,000 or 95% of the value of the property.</i>
<b>Community's Home Ownership Program</b>	<b>CHOP</b> makes it possible for qualified applicants to buy a home sooner with a low down payment and a fixed interest rate. <i>One and two flat properties are eligible. Income and loan caps apply.</i>
<b>Community's Pay-O-Matic Program</b>	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.

To learn more call 773-685-5300 and ask for a mortgage counselor or visit [www.communitysavingsbank.bank](http://www.communitysavingsbank.bank)

All loans are subject to Community's underwriting standards.

# COMMUNITY

in the neighborhood

## Fall Shred-a-Thon is back: Mark your calendar!



### Fall Shred-a-Thon 2021 9:00am - 12 Noon\*

**SAT.  
SEPT.  
25**

Community Savings Bank will hold one of its popular Shred-a-Thons this fall on Saturday, September 25. Customers and non-customers are invited to shred old checks, bank statements and other documents containing personal information at no charge. A mobile industrial shredder will be parked at the bank's main parking lot from 9:00am to 12 Noon\* for personal papers to be shredded to help prevent identity theft.

*\*Or until truck is filled. Paper and cardboard only. No plastic. 4 box limit.*

*“As life gets back to normal the bank will slowly reintroduce our popular neighborhood events. Please watch our website for announcements.”*

Dane Clevon

## Community Anniversaries: Thanks for the Total Service!

**Aneta Konopka** celebrated her 25th anniversary at Community in March. Aneta grew up in Poland and moved to the United States before college. She started her career at Community in 1996 as a part-time teller. Today Aneta is the bank's training officer, and she works with our bank Security Officer to address security issues around the bank. Aneta said: "Community became my first and only full-time job. I really enjoy my work and the people here."



**Elvia Espino** celebrated her 25th anniversary at Community in May. She started at Community in 1996 as a teller. Today, Elvia works with account statement management and oversees mailing operations for distribution of various marketing materials and various mailings to customers. Elvia said "I first learned of the job at Community from another employee. I am so glad I was hired. I have really enjoyed working with, and learning from everyone here."



**Community's Total Service Logo** was introduced 45 years ago. In 1976, Community wanted a new logo to illustrate remote banking. This was a new concept with Community at the forefront. The logo consists of four interlocking circles to represent a telephone, checkbook and plastic card with the top circle declaring it as "Total Service". According to Dane Clevon: "With remote banking the wave of the future, we think our logo is more relevant than ever. Community has many long-time employees and vendors including Southward & Associates, the marketing firm that created the logo. Fred Southward is shown."





# Sensible Savings AT COMMUNITY

## Short & Long Term CD Savings

MANY TERMS AVAILABLE

- 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

## 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.*

## Individual Retirement Accounts

Community can help you with a traditional or Roth IRA. An IRA's biggest advantage is the more rapid build-up of earnings through the years.

- Earnings are tax deferred with a traditional IRA, and tax free with a Roth IRA if certain conditions are met. At retirement, your Community IRA may be worth thousands of dollars more than a comparable investment whose earnings are subject to yearly income or capital gains tax.
- Neither IRA has a yearly maintenance fee.
- Maximum contributions for the 2021 tax year is \$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.

*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.*



## Advice from FDIC Consumer News

### Get Beyond the Tough Times...Make a plan!



#### Get started planning by making a budget

Keeping track of your income and expenses is the first step in making a budget.

It can help you make sure you don't spend more than you earn.

#### How to set up a budget:

- Add up your wages, bonuses and any other income that is received on a recurring basis
- Subtract rent, car payments, utilities, food, entertainment
- The difference tells you how much you are ahead or behind each month

#### What is "paying myself first?"

- Treat your savings like a bill
- Put yourself at the head of the line and pay yourself as the first "bill"
- When you pay yourself, you put the money in your savings account

#### How do I use credit wisely?

Building credit is important. Managing your credit is too.

- Make your loan payments on time to avoid late charges
- Make credit card purchases you can payoff in full when the bill is due

Article translated in Spanish. Reprint in lobby.

SOURCE: FDIC Consumer News February 22, 2021. 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.

## Full Range of Accounts

For current rates, call The Total Service Connection at 773-685-3947

### Savings & Certificate Accounts

#### Savings Accounts

Interest is compounded daily and paid quarterly on Regular Savings accounts. Interest is calculated from day of deposit to day of withdrawal on accounts that remain open until the end of the quarter • Deposits and withdrawals of \$10 or more can be made at any time • No penalty for withdrawals • \$100 minimum balance • Available with a passbook, a monthly statement, or a combined statement and passbook for record keeping • Statement Savings and combined passbook/statement accounts with a \$500 balance qualify for a Community *Total Service* Banking Card.

#### Money Market Accounts

Interest paid at the end of each month • Interest is calculated from day of deposit to day of withdrawal • The Money Market account is a three tiered account, with the following tiers: I. \$1-2,500; II. \$2,501-25,000; III. Over \$25,000 • A base rate is paid on the first \$2,500 of the account (Tier I) • Higher Money Market rates are paid on Tier II and Tier III funds • Money Market rate set each month and guaranteed for the entire month • The minimum transaction amount on this account is \$500 • A maintained \$1,000 balance entitles depositor to a NOW Checking account (see below).

#### IRA Accounts

Available to Regular Banking Customers\* only • No charges for record keeping or reporting • Funds invested in a two-year certificate with two year rate guarantee • Additional deposits to the original certificate are allowed, but do not extend the maturity date • \$500 minimum balance • Additional deposits can be made in multiples of \$100 • Subject to IRS rules and regulations.

#### Certificate Accounts

**Total T Certificate (6 Month):** Term of certificate is 182 days • Automatic renewal at end of each 182 day term • Minimum balance is \$2,500 • Interest paid at end of each term • Interest is not taxable by IRS until year of receipt • Due to tax deferral feature, the penalty for withdrawal

during any six-month term is severe: the greater of all interest to date or 30 days of interest, whether earned or not.

**Total T Plus Certificate:** Interest is paid at the end of each month by credit to a NOW Checking or savings account • All other terms of the regular Total T Certificate apply • Early withdrawal penalty: 30 days of interest, whether earned or not.

**Special Certificates:** Contact a savings counselor for availability, rates and terms.

**Five-In-One Certificate:** See page 6 for more information. • Available to customers who qualify as Regular Banking Customers.\* • Withdrawals between maturity dates incur a penalty of 30 days of interest, earned or not. • This account is designed for personal use. Community reserves the right to refuse corporate or business type accounts.

**One Year Certificate:** Automatic renewal at the end of each year • Minimum balance is \$10,000 • Interest is paid at the end of the year and is computed as simple interest without compounding • Interest is not taxable until the year of receipt • Due to this tax deferral feature, penalty for withdrawal during term is severe: all interest accrued on the amount withdrawn.

**18, 30 and 60 Month Certificates:** Interest paid and compounded quarterly • Automatic renewal provision at end of each term • Early withdrawal penalty: 180 days of interest, earned or not • \$500 minimum balance.

**42 Month Certificate:** All of the terms of the Eighteen and Thirty Month Certificates apply • This account also has Community's future rate protection feature. This allows additional deposits in the first year up to twice the amount of the original deposit. Additional deposits do not extend the original maturity date.

**First Time Home Buyers 5 Year Certificate:** See page 6 for more information. • Interest is paid and compounded quarterly. • Early withdrawal penalty: 180 days of interest, earned or not. • \$500 minimum balance.

### Checking Accounts NOW Accounts receive monthly statements with check images not actual checks.

#### Personal Checking

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

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

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

### Top Reasons to #GetBanked

Opening a bank account is an important first step in reaching your financial goals. If you're thinking of opening a bank account, consider these good reasons:

- Your money is safe in a FDIC insured bank. Keeping cash at home puts it at risk of theft, fire or flood.
- Your money in a bank is protected against error and fraud and offers you these additional benefits:
  1. Get your money faster with direct deposit — no cash-checking fees
  2. Have proof of payment
  3. Transfer money to family and friends easily
  4. Make online purchases with ease and peace of mind
  5. Pay bills anywhere with your phone or tablet
  6. Keep an eye on how much money you have
  7. Have access to other products from the bank



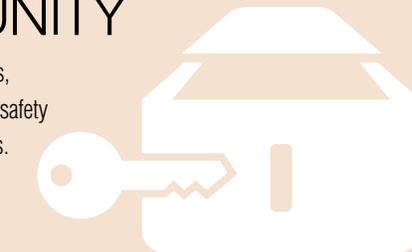
SOURCE: <https://www.fdic.gov/getbanked/pdf/top-reasons-to-open-a-bank-account.pdf>  
More tips and a complete copy of this FDIC article can be found at [www.fdic.gov/consumernews](http://www.fdic.gov/consumernews), or by calling the FDIC at 877-275-3342.

## Security AT COMMUNITY

Community safe deposit boxes\* offer maximum security for valuables, cherished keepsakes & important papers. Our 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  
 Online & Mobile Banking / Zelle® / External Transfer  
 Customer Checks / Redeem Paper U.S. Savings Bonds  
 Home Mortgage and Home Equity Loans  
 Passbook Loans / Safe Deposit Boxes  
 Utility Bill Payments