



# Community comments

Vol. 46, No. 2  
July 2022

A newsletter from:

**Community Savings Bank**

*Your Personal Neighborhood Bank*

4801 West Belmont Ave., Chicago, IL 60641

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



## Total Service offers affordable fixed-rate **HOME MORTGAGES**

### And we are here to help YOU find the right loan!

Whether you are purchasing a new home or refinancing your current one, Community's bi-lingual mortgage staff is here to help you navigate:

- **Fixed-rate mortgages for residential properties**
  - Multi-family property loans
  - Home ownership programs
- **Home equity loans and lines of credit**

Community was founded over 75 years ago to help people own homes and save for the future. Community does not sell loans and services them until payoff.

Borrowers know all lending decisions and servicing are done from this office where an experienced member of our staff will be available to answer questions.

**To learn more call 773-685-5300 today!**



*“At Community,  
you are a neighbor  
not a number!”*

Dane H. Cleven  
*President & Chairman*

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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**

Dear Friends,

Midway through 2022, the COVID-19 pandemic continues to have an impact on our daily lives. Many people continue wearing masks in public, social distancing is frequently practiced, and the bank continues to use Plexiglas dividers to separate customers and staff. While it seems things are slowly returning to normal, Community will monitor developments and adjust its procedures as needed. We appreciate your cooperation when you visit the office as we continue to navigate these unprecedented times.

Community has served our customers safely during all “in person” transactions throughout the pandemic. During this time many customers began using electronic means to bank remotely. These remote options include telephone, mobile, online, and ATM banking. Community continues to make remote banking affordable by providing many no-fee services, and by participating in several surcharge-free ATM networks. Zelle® and External Transfer, described later in this newsletter, also enable customers to transfer money without coming into the bank.

One of Community’s primary objectives is to help area residents own homes. Community has an affordable fixed rate mortgage waiting for you. If you are in the market to buy a home or if you could benefit from a refinance at current low interest rates, contact our loan department. See page 4 to find out about some of the benefits of getting your mortgage from a local bank.

Community’s other primary objective is to help area residents save for the future. The bank offers a wide variety of deposit accounts and pays competitive interest rates on all accounts. The bank continues to follow the Golden Rule established by Community’s founder in 1944: *“The safety and protection of our members’ funds is always our most important consideration.”* Deposits are also insured by the FDIC according to its rules and regulations, providing an extra layer of protection.

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 like to serve as *Your Personal Neighborhood Bank.*

Sincerely,

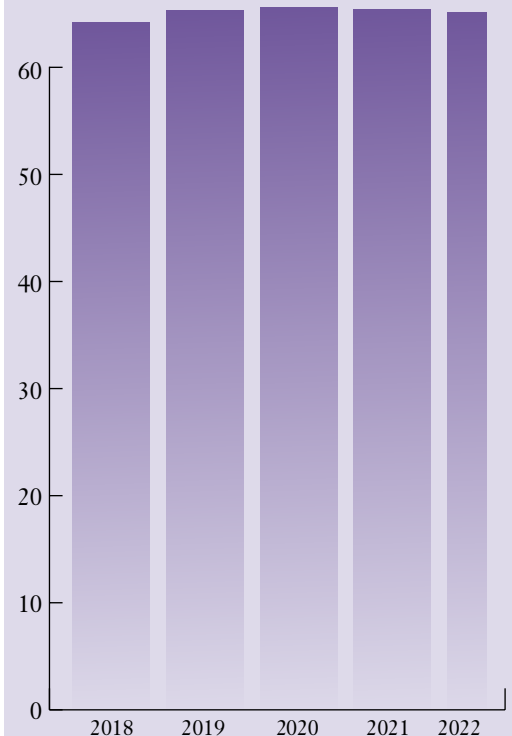
Dane H. Clevon, Community Savings Bank, Chicago



Dane H. Clevon  
President &  
Chairman

### Financial Strength

Total Net Worth  
in millions of dollars



Community’s tier one capital, which we refer to as the bank’s net worth, is well above regulatory requirements. Community is among the nation’s strongest banks.

At the end of June, 2022, assets were \$445,480,960 and tier one capital was \$65,319,539. The resulting ratio of net worth to total assets was 14.66%, a fundamental measurement of a bank’s strength.

Tier One Capital is used by bank regulatory agencies in order to assess a bank’s financial strength. As a mutual institution Community’s Tier One Capital is comprised entirely of retained earnings.



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





## Save, Organize and Streamline Your Finances

One of the best ways to reach your financial goals is to save your money. Organizing finances and tracking spending can save by reducing fees and interest.

**Your bank account:** Have your pay, pension, or Social Security benefits automatically deposited. It is safer, more convenient and avoids possible check cashing fees.

**Put savings on autopilot:** Arrange with your bank to automatically transfer a certain amount from checking to savings on a regular schedule. Automatic savings programs make it easy to build an emergency fund or save for the future.

**Don't let a disaster catch you off guard:** One important step is to keep your important financial documents in a safe location and updated as needed.

**Ideas for tax refunds or child income tax credits:** They are often used to make large purchases. It is also an opportunity to save for an emergency or reduce debt.

Article  
translated  
in Spanish.  
Reprint in  
lobby.

SOURCE: FDIC Consumer News Feb. 4, 2022  
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 ELECTRONIC BANKING

### 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)**



### 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 feature can help you get your mortgage payment deposited on time. Call for more information.**

### Direct to Mexico/Europe

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

### 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.**

### 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.*

### 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 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.

### 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. See p. 7 for more information about the Total Service Card.

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

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

### About Chip Cards

Security features for greater fraud prevention:

- Embedded EMV chip generates a one-time-use code at point-of-sale to help prevent counterfeit
- MasterCard logo cards can be managed through our mobile banking app:
  - Stop your card if missing
  - Set up travel plans or add alerts
  - View transaction history
  - Set controls (where, when, how)

Visit the Education Center on our website and refer to video tutorials titled "Chip Cards" and "Manage My Card"



Send. Receive.  
Split.

Zelle® makes sending money fun.



Community Savings Bank together with Zelle®

NOW AVAILABLE



# HOME MORTGAGES for our NEIGHBORS:

## REAL PEOPLE

are here and ready to help you find the right loan for your family!

### Over 75 Years of Experience

Community Savings Bank has been helping our neighbors own homes of their own for over 75 years.

The experienced employees in our Mortgage Department are happy to explain the many mortgage options Community offers so you can choose the right loan.

**Art Neville**, Vice President & Chief Lending Officer

### Strategic Partnership

Community proudly works with Northwest Center to help local families achieve home ownership. Scan this QR code with your mobile device's camera to quickly go to the Community website's mortgage page. Scroll to the bottom to see a short video.



### Bi-lingual Mortgage Staff

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

**Donna Wachal**, Loan Officer

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

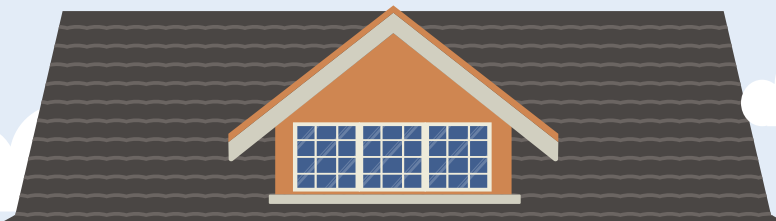
**Jenel Ventura**, Loan Officer

### Pay-O-Matic Advantage

*"Customers love the convenience Pay-O-Matic offers them. You always know your payment will be on time. It also saves you money because participation comes with a lower interest rate on your loan. It's a win-win!"*

**Elzbieta Bis-Slowik**, Loan Officer NMLS# 715804

All loans are subject to Community's underwriting standards. Examples as of July 1, 2022.



**Art Neville**  
NMLS# 715802



**Donna Wachal**  
NMLS# 715803



**Jenel Ventura**  
NMLS# 1690633

## REAL ANSWERS! Community Loans are a smart decision.

**15-Year Mortgages\*** Save thousands of dollars in interest, build equity faster and get a lower rate than 30-year mortgages.

**Fixed Rate Mortgages** The only mortgage Community offers for residential properties. Principal and Interest payments never change.

**Zero Points Mortgages** Home ownership programs with low "up front" costs.

**Multi-Family Loans** Loans to purchase multi-family residential properties are also available with great terms and rates. Call Art Neville to learn more.

**Home Equity Loans** If Community holds your mortgage or if you own your home outright, borrow for home repairs, new car, 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 a unique Community product that enables qualified homeowners to borrow up to \$10,000 for home improvements.

**Community's Home Ownership Program** With **CHOP**, qualified applicants can 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 1/8% off your mortgage interest rate. Sign up and your monthly payment is automatically deducted from your NOW checking or statement savings account.

\* For example: a \$150,000 loan with a term of 15 years will have 180 monthly payments of \$1,128.42 with a corresponding Annual Percentage Rate (APR) of 4.506%. A \$150,000 loan with a term of 30 years will have 360 monthly payments of \$737.91 with a corresponding APR of 4.395%. Minimum down payment for both loans is 20%. Payments do not include taxes and insurance and actual payments will be greater.

\*\* First and Second mortgages combined can be up to 95% of your home's value. For Example: a CHIP loan with a term of 5 years will have 60 monthly payments of \$195.66 with a corresponding Annual Percentage Rate of 6.563%. Maximum loan amount is the lesser of \$10,000 or 95% of the value of the property.



Advice from  
**FDIC Consumer News**



## Thinking About Buying Your First House?

### Take some proactive steps

A house could be the biggest purchase you will ever make, and the process of shopping for a home and obtaining a mortgage can be overwhelming. However, there are steps to make the process more manageable and attainable.

### Know Your Credit History and Score

A key factor in getting approved for a loan is your credit score. Credit history determines your score, and the higher the score, the better the loan terms. The five major components that make up your credit score are: Payment History, Credit Utilization, Length of Credit History, New Credit and Credit Mix.

### How Much Can and Should You Spend?

Lenders pay close attention to your debt-to-income ratio (DTI). DTI shows how much of your monthly gross income (income before taxes or other deductions are taken out) goes to monthly debt payments. Many lenders prefer that your total monthly debt payments, which include housing payments, auto loan payments, student loan payments, and minimum credit card payments, not exceed 40% of your gross monthly income. Some lenders prefer a DTI of 36% or less.

### Save, Save, Save

Saving can be hard given the challenges many first-time home buyers face with high housing costs and student loan debt, but most lenders require a down payment, and you will likely be responsible for closing costs. You will also want to have money available once you complete the purchase for maintenance or repairs.

To increase your savings:

- Tighten your budget and lower your current housing costs
- Automate your savings to help obtain your goals

### Start Organizing Documents

Most lenders will want one or two months of pay stubs, two years of tax filings, three to six months of bank statements, information on retirement savings, and other documentation specific to your financial situation, such as explanations of any recent large deposits or withdrawals.

Article  
translated  
in Spanish.  
Reprint in  
lobby.

SOURCE: FDIC Consumer News June 3, 2022

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.



### Spring Shred-a-Thon 2022

This past May, Community held its annual Spring Shred-a-Thon. An industrial shredder was at the bank's main parking lot for approximately three hours. Customers and non-customers were given this "no-charge" opportunity to shred personal papers such as old checks and bank statements containing personal information to help prevent identity theft.

*Pictured above: Davide Rangel (left), and Anthony Schoenleber (right) empty papers to be shred.*

**Mark your calendar for our Fall Shred-a-Thon scheduled for Saturday, September 24, 2022. Watch for details!**



### Happy Retirement Zofia!

**Zofia Polit** is another example of a long-term Community vender. Known to many as Sofie, she retired this past May after working as our Cleaning Service Manager for nearly 35 years.

*"We appreciate all of Zofia's work over the years, especially during the pandemic, keeping Community clean and safe"* said Dane H. Clevon, President and Chairman.



Advice from  
**FDIC Consumer News**



## Economic Inclusion: A path toward building financial stability

Economic Inclusion means that all individuals should be able to access safe, affordable insured bank accounts. This is the first step on the path to building financial stability.

There are a few more elements needed to establish a long term plan to achieve this goal.

- **Insured Deposits** by the FDIC are the safest way to save for emergencies and long term goals. Many banks offer services at low or no fees such as ATM withdrawals.
- **Financial Education** helps people gain the knowledge and confidence to “speak the language of banking” as the start to establishing a relationship with a banker. This relationship is fundamental to obtaining credit to own a home or starting a business.

A good way to gain this financial knowledge is to visit the FDIC’s website: Money Smart.



*By accessing affordable, insured bank accounts, spending time on financial education and locating a bank with affordable savings and loan options you are beginning on the path of your goal of building financial security.*

**Article translated in Spanish. Reprint in lobby.**

SOURCE: FDIC Consumer News March 4, 2022 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 SAVING

### 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 2022 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.*

### 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.*

### First-time Home Buyers CD

- 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.*

**Helps local home buyers save a down payment.**

# 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. *Coming Soon: The Total Service Card, which can be used for PIN based transactions only, will be replaced by the Total Service PLUS chip card. Replacement cards will be set up for PIN-based only transactions, just like the current Total Service Card. Signature transaction capabilities can be added upon request.*

### 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  
**American Bankers  
Association**

## SAFELY USE Mobile Payment Apps & Services

Online payment systems or apps like Zelle®, Venmo, and CashApp let you quickly send and receive money. Be sure you know who you're sending to... *it's nearly impossible to get it back.*

### Avoid Sending Scammers Money

- Don't open unexpected emails or texts
- Don't give out your user name, PIN, or password to anyone
- Know the person you send money
- Double-check information before sending money

### Protect Your Accounts

- Use multi-factor authentication
- Never share credentials/verification codes
- Set up alerts for notifications
- Check for unauthorized payments

### Paid a Scammer??

- Report it to the payment app or service and ask to reverse the transfer
- Tell your financial institution
- Report it at ReportFraud.ftc.gov

SOURCE: © 2022 American Bankers Association  
April 21, 2022

## Total Service SECURITY

Community's maximum security vault offers safe deposit boxes\* to protect your valuables, cherished keepsakes and important papers.

- Affordable, neighborhood location for easy access.
- Exceeds federal security standards.
- Solid steel vault door weighs 27 tons and is 16 inches thick.
- Protected with modern electronic surveillance equipment.

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



To learn more, call our Vault Custodian at 773-685-5331

### 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. - 6:00 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. - 6:00 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