



Community Comments

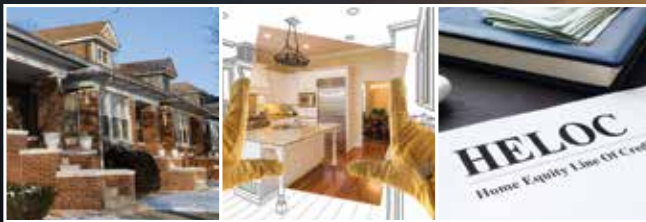
Vol. 47, No. 1
January 2023

A newsletter from:
Community Savings Bank
Your Personal Neighborhood Bank

4801 West Belmont Ave., Chicago, IL 60641
www.communitysavingsbank.bank

UNLOCK

the many advantages of
Community Savings Bank
HOME LOANS



When you choose a home loan from Community Savings Bank you benefit from our 75+ years of experience. Since opening in 1944, one of our main goals has always been helping people own homes. Our loan officers, Spanish and Polish speaking, are here to help you begin the application process for:

AFFORDABLE FIXED-RATE MORTGAGES
HOME EQUITY LINES OF CREDIT
HOME EQUITY LOANS

Community has never sold one of its loans. We own and service mortgage loans we have made. If you ever have a question, just call or stop by to talk with a loan officer. Community also offers some unique loan features like our Pay-O-Matic program that lowers your rate (pg. 4) and our Home Buyers CD (pg. 3).

**TO LEARN MORE CALL 773-685-5300 TODAY
AND ASK TO SPEAK WITH A LOAN OFFICER**

MORE IN THIS ISSUE:

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***The Importance of
DEPOSIT INSURANCE***

***Understanding
Your Coverage***

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with Total Service***

Page 6

***Banking on the
ENVIRONMENT***

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 in the NEW YEAR

2023

Dane H. Clevon
President & Chairman



Dear Friends,

In the last few years business has continued to be anything but normal. COVID-19, high inflation, and increased financial fraud have all had impacts. It will be interesting to see what 2023 will bring us.

Community has long promoted remote banking. This included the use of ATM networks and telephone banking going back to the 1970s. In more recent years, Community has offered mobile and online banking, including remote bill pay and electronic transfers. One of the things to come out of the pandemic was the increased customer use of remote banking. Customers find it convenient and safe. Electronic transactions avoid the risks of having checks stolen and altered. Community's electronic banking products can be found on page 6 of this newsletter.

Inflation rose significantly in 2022 and has impacted consumers as well as the bank. Community, however, continues to be very financially sound with a high capital to assets ratio. We continue to put our customers first and follow the Golden Rule established by the bank's founder in 1944: *"The safety and protection of our members' funds is always our most important consideration."* In addition, deposit insurance from the FDIC according to its rules and regulations continues to add another level of safety for our depositors.

In general, interest rates have also increased. Community continues to pay competitive rates on all deposits. The bank offers several special certificates of deposit which are described on pages 3 and 7. Contact a new accounts representative for more information. In addition, Community offers many no fee services with many of its accounts which help make banking affordable.

Making mortgage loans continues to be Community's primary lending activity. Mortgage interest rates have risen during the past year, but they are still very affordable by historical standards. Community makes fixed rate loans. The interest rate the borrower pays will not increase if interest rates go higher. In addition Community offers modification programs that enable borrowers to affordably reduce their interest rates should rates decline. Community is a portfolio lender and services all of the loans it has made. Community has money to lend. See page 4 for more information.

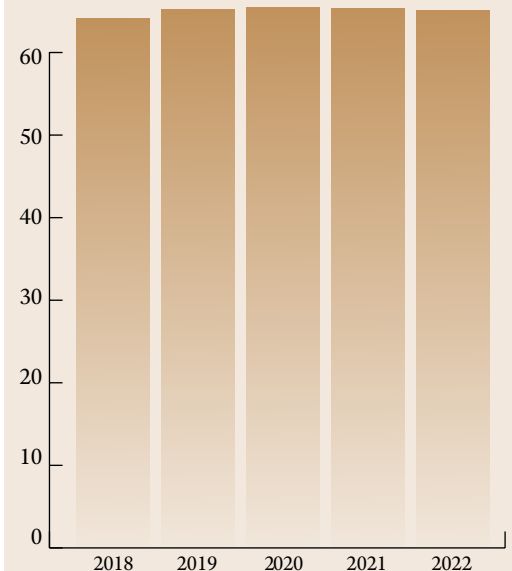
Thank you for taking your time to read our newsletter. Contact us with any questions you may have. We have a live operator who answers all calls during business hours, and she will direct your call appropriately. If you bank with us already, I appreciate your business. If you don't bank here, give Community a try. We look forward to serving as *Your Personal Neighborhood Bank*.

Sincerely,

Dane H. Clevon, Community Savings Bank, Chicago

Financial Strength

Total Net Worth
in millions of dollars



Community's Tier 1 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 December, 2022, average assets, as reported for regulatory purposes, were \$454,671,599 and Tier 1 capital was \$65,252,966. The resulting leverage ratio was 14.35%, 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 five-star rating, attesting "to the strong capitalization and performance of your institution."



The Importance of **DEPOSIT INSURANCE**, and Understanding Your Coverage so you know your funds are safe.

TOP FOUR THINGS TO KNOW

Deposit insurance from the Federal Deposit Insurance Corporation (FDIC) enables consumers to place their money with confidence at FDIC-insured banks across the country. FDIC deposit insurance is backed by the full faith and credit of the United States Government.

Article translated in Spanish. Reprint in lobby.

1 What is covered under deposit insurance and how much?

The FDIC protects the money depositors place in insured banks. In the unlikely event of an insured-bank failure, each depositor is insured at each insured bank.

2 What is NOT covered?

The FDIC does not insure money invested in stocks, bonds, mutual funds, life insurance, annuities or municipal securities.

3 How to calculate your coverage?

Deposits are insured to at least \$250,000 and there are ways to extend coverage levels. FDIC Electronic Deposit Insurance Estimator (EDIE) is an online tool that can be used to determine whether your accounts are fully insured at each insured bank you use. It can be found at <https://edie.fdic.gov/>.

4 When and how is deposit insurance paid?

Deposit insurance is paid when an insured bank fails. When this happens, the bank's chartering authority typically steps in to close the bank and brings in the FDIC to identify those who have insured money in the bank.

SOURCE: FDIC Consumer News Aug. 5, 2022

More tips and a complete copy of this FDIC article can be found at www.fdic.gov/consumernews, or by calling the FDIC at 877-275-3342.

SMART SAVING with **TOTAL SERVICE**

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.
- 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. You can make a contribution to your IRA for 2022 until the deadline for filing your 2022 income tax return, which for most taxpayers is April 18, 2023.

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.

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

SPECIAL CD RATES AVAILABLE - CALL TODAY

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

HELPS LOCAL HOME BUYERS SAVE A DOWN PAYMENT

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.

For more information and current rates visit us online at www.communitysavingsbank.bank or call 773-685-5300 and ask to speak to a member of our Savings Department.





MORTGAGE LOANS

provided with Community's **TOTAL SERVICE**

Community understands the importance of home ownership. That is why we only offer fixed-rate loans and continue to service them right here at our Chicago office over their entire term.

*Our Bilingual loan officers are here to answer your questions in Spanish or Polish and will be here to help you throughout the loan process. Be sure to ask about Community's unique Pay-O-Matic Advantage that **lowers the interest rate** on your loan.*

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



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

Elzbieta Bis-Slowik, Loan Officer
NMLS# 715804



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

Jenel Ventura, Loan Officer
NMLS# 1690633

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 \$1,125.63 with a corresponding Annual Percentage Rate (APR) of 5.766%. A \$150,000 loan with a term of 30 years will have 360 monthly payments of \$923.58 with a corresponding APR of 6.414%. 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 \$199.19 with a corresponding Annual Percentage Rate of 7.313%. Maximum loan amount is the lesser of \$10,000 or 95% of the value of the property.

All loans are subject to Community's underwriting standards. Examples as of January 14, 2023.

Call 773-685-5300 today and ask to speak to one of our experienced loan officers.



Happy Retirement

Good luck in your new adventures!



Nancy Behrendt (left) and Chris Hampton (right) both retired from Community Savings Bank on Oct. 1, 2022.



Krissy Dorda retired in September after over 30 years as a Community Savings Bank employee. She is shown with Dane H. Clevan, President and Chairman of the bank.

Happy Anniversary



Maribel Lira (right) pictured with Chris Clevan celebrated 25 years at Community in December.

Araceli Munoz also celebrated her 25th Anniversary with the bank was on Friday, Dec. 9.

Thank you for your many years of Total Service!

Welcome



Ann Clevan
Communications
Manager



Shelia Miguel
Human Resources
Manager

We are happy to welcome Ann and Sheila as the newest members of our staff.

Fall Shred-a-Thon 2022

Another year of helping stop identity theft.



Community employees Jordan Rushing (left) and Anahi Chavez (right) empty papers into a dumpster.

Mark your calendar for our
Spring Shred-a-thon:
SATURDAY, MAY 13, 2023
Watch for details!

Back to School Outreach



Community Bank employees, Desiree Reilly (left) and Anahi Chavez (right) helped hand out supplies.

Community donated school supplies and backpacks to a Back-to-school event held at Chicago Tabernacle Church on Sat., Aug. 6. Many families attended and appreciated the help in preparing for the new school year.

Happy Holidays



Community was busy during the holidays. Children were once again invited to help us decorate our holiday tree. Bank staff also participated in a Love & Serve Chicago Christmas event with the Chicago Tabernacle Church on Sat., Dec. 17.

Follow Us

Community is now on social media.



Keep up-to-date on bank/community events and watch for helpful financial information.

You can now follow/like us at:



Community Savings Bank



Community Savings Bank Chicago



@csb.chicago



@csb_chicago

Sign up for eStatements or our NEW COMBINED eStatements today



Go green and cut out more clutter with eStatements from Community.

We just recently made it even more convenient by making it possible to combine all your account statements into one document if you would like.

Convert your paper statement to an eStatement online or call a New Accounts staff member.



Advice from
FDIC Consumer News

Banking on the ENVIRONMENT

Go “green” and save time, and money in addition to reducing your carbon footprint.



Article translated in Spanish. Reprint in lobby.

Banking electronically to prevent fraud and a trip to the bank:

- Sign up for electronic statements (eStatements).
- Use electronic bill pay versus paper checks.
- Direct deposit your paycheck.
- Use mobile apps to deposit checks remotely.
- Transfer funds online.
- Set up account alerts.

Safely recycle: Recycle whenever possible, but destroy your financial information properly to maintain your privacy.

Cancel junk mail: Thieves may target mailboxes looking for pre-approved credit cards and insurance offers.

Use alternative travel: If you cannot conduct your banking online, consider public transit, walking or riding a bike. If you must drive, combine errands.

Buy less, save more: Find ways to reuse items or borrow, instead of buying new. Put that money saved in your savings account and help the environment at the same time.

SOURCE: FDIC Consumer News September 2, 2022 More tips and a complete copy of this FDIC article can be found at www.fdic.gov/consumernews, or by calling the FDIC at 877-275-3342.

BANK ELECTRONICALLY: another **TOTAL SERVICE** convenience

Mobile Banking Apps — **DOWNLOAD TODAY.**



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 <https://www.communitysavingsbank.bank/Online-Banking>

External Transfer — **NOW AVAILABLE.**

Electronically move funds between personal checking/savings accounts at Community and other U.S. financial institutions. **Pay-0-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.

eStatements — **COMBINED STATEMENTS AVAILABLE.**

- Security, speed & convenience available anywhere
- No paper statements to shred
- **Convert your paper statement to an eStatement 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 95,000 Surcharge-free ATMs with these logos:



Allpoint has 1,000 Deposit taking ATMs in the U.S.

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 MasterCard Debit Card. Speak with a Savings Counselor today to enroll for mobile notifications of possible fraudulent activity. See pg. 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 one-time code at POS 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”



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 18 and 30 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 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 minimum balance must be maintained in a NOW account for customers who do maintain a \$1,000 minimum balance in a related regular savings or money market account (minimum deposit to open the account is \$50) • The account earns interest on days in the monthly checking cycle that the ending balance is \$1,000 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 • 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. *Combined eStatements available (pg.5)*

Convenience Checking: There is a \$1 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

Business Checking

A \$1,000 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 \$400 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

14801 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.

CHECK WASHING is on the rise in Chicago.



What is check washing?

Check washing is a type of fraud that occurs when a stolen check is treated with a chemical formula to remove its ink or “wash the check.” Then the check is rewritten with a higher amount, addressed to a new payee, and deposited.

How can I prevent it?

You can help prevent check washing by using indelible gel black ink, mailing your checks at the post office instead of personal or USPS blue mailboxes, setting limits on your account, and paying your bills online.

How do criminals steal checks?

Most checks are stolen in the mail, from personal and official blue USPS mailboxes.

To read more:

Go to <https://www.communitysavingsbank.bank/Check-Washing-FAQ> or scan the QR code shown above.

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

- Allpoint
- STAR
- PLUS System
- 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

Visit us online at
www.communitysavingsbank.bank

MAXIMUM SECURITY from TOTAL SERVICE

Community's vault offers safety deposit boxes* to protect valuables, 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

Advice from
FDIC Consumer News



Would you like some FINANCIAL PRIVACY?

Your bank's **PRIVACY NOTICE** describes the basic categories of nonpublic, personal information it collects and what it shares with other companies. You may have a right to opt out. Read your notices carefully.

SOURCE: FDIC Consumer News October 1, 2022
More tips and a complete copy of this FDIC article can be found at www.fdic.gov/consumernews, or by calling the FDIC at 877-275-3342.

