Community Comments

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July 2026

A **Community Savings Bank** newsletter | 4801 West Belmont Ave., Chicago, IL 60641 | www.communitysavingsbank.bank

COUNT ON COMMUNITY

We've been providing **Home Loans** for over 80 years.

Community has been helping people save and own homes since 1944.

As an independent mutually owned financial institution, Community understands the importance of providing **competitive rates and extra benefits**.

Our experienced and bilingual loan officers are here to answer your questions personally, in English, Polish and Spanish. Contact a loan officer today to learn more.

COMMUNITY LOAN PRODUCTS

- **Home Equity** Loans or Lines of Credit for large purchases.
- **Fixed Rate Mortgages** for stable payments.
- **Zero Points Mortgages** to help lower "up-front" costs.
- **Multi-Family & Mixed Use Property Loans** for purchases and refinances.
- **Passbook Loans** for people who need to improve their credit or who just need some extra funds for a short term.

UNIQUE COMMUNITY PROGRAMS

- **Pay-O-Matic Program — lower your borrowing cost.** Scan this QR code to see our current rates.
- **Community Home Improvement Program (CHIP)** — borrow up to $15,000.
- **Community Home Ownership Program (CHOP)** — buy a home sooner.

One more Community benefit — as a portfolio lender, we own and service all loans the bank has made.

Get in touch with an experienced Community loan officer today.

Scan this QR code or call (773) 685-5300.

All loans are subject to Community's underwriting standards.

Banks Never Ask That

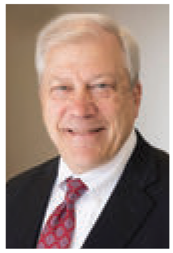
Learn how to protect yourself from scammers.
Watch for these **FIVE RED FLAGS** in emails, call and texts:

- Open this link
- Keep it a secret
- See this attachment
- Request for personal info (PINs, passwords or Social Security numbers)
- Pressure to log in or send money with payment apps

Go to **https://www.banksneveraskthat.com/** to learn more.

More inside...

Dear Friends,



Dane H. Cleven
President
& Chairman

This past July 4th the nation celebrated the 250th anniversary of the signing of the Declaration of Independence. It was reminiscent of the nation's Bicentennial that was celebrated in 1976. That our form of government has lasted this long and endured so many challenges through the years is certainly a significant milestone.

1976 was also the year that Community first presented its "Total Service" banking concept, and 2026 is the 50th anniversary of its introduction. Customers were informed of the new banking idea in the July 1976 newsletter. Total Service meant that someone could be a customer of Community but could conduct banking transactions from anywhere at any time. The tools Community offered then to accomplish this were a checking account, a telephone and a debit card. Customers could transfer funds between accounts using telephone banking, and they could access cash anywhere using ATMs that were part of ATM networks.

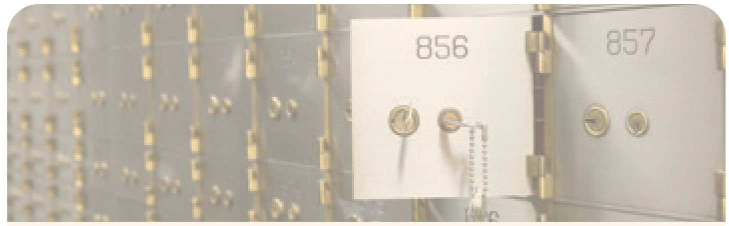
Electronic banking has come a long way since 1976. Online banking, mobile banking, electronic bill pay and other means have made banking much more convenient, and have made customer visits to the bank much less frequent. Community offers these electronic banking products in an affordable way. Community also continues to offer in person banking and provides outstanding personal service from a team of experienced and long tenured staff, as it helps customers save for the future.

Community also helps area residents own homes. Community offers fixed rate mortgage loans for the purchase or refinance of residential properties, along with home equity loans and Home Equity Lines of Credit (HELOCS) to help borrowers use the equity in their homes to make some important purchase. Community owns all of the loans it has made as a portfolio lender, so it is there to assist borrowers as they pay off their loans through the years. Give us a call or stop in to see how a loan from Community could help you.

Additionally, in 1976, Community introduced its colorful logo. It graphically represented different banking products working together for the convenience of customers. We still use the logo today, but the bank is transitioning to a newer logo that appears on this newsletter. The new logo is more modern in appearance, but it still represents the helpful banking products and services that the bank offers. We will continue to use both logos for the foreseeable future.

Community continues to be an independent, locally managed and mutually owned financial institution. These attributes have many benefits for customers. Since Community first opened in 1944 its goals have remained the same: helping Chicago area residents own homes and save for the future. If you already bank here, thank you for your patronage. If not, consider giving Community a try. We would welcome the opportunity to serve as your *Your Personal Neighborhood Bank.*

Sincerely,
Dane H. Cleven, President and Chairman
Community Savings Bank, Chicago



SAFE DEPOSIT BOXES*
High security. Neighborhood location.

Community offers customers affordable rates for safe deposit boxes in our high security vault.

Call Community's Vault custodian, at (773) 685-5331 for more information

- Keep important possessions and documents safe.
- Located on the main level of the bank.
- Well lighted, spacious booths for privacy when retrieving or storing items.

Reserved for customers only with $400 on deposit in a regular savings or checking account.

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

Start saving today.

Community offers competitive rates on all savings, money market, CD and IRA accounts.

Scan the QR code to visit our website page that lists our current rates on:

- Regular, Junior and Christmas Club savings accounts
- CDs with terms ranging from 182 days to 5 years
- Community's unique Five-In-One Certificate
- Special certificates with other maturities are often available
- Money Market Accounts
- IRAs - Traditional and ROTH

Digital banking enhancements.

Updates to Community's Online Banking and Mobile Banking App are coming soon.

Community is currently testing enhanced digital platforms to improve functionality. Online and mobile banking experiences will soon be more intuitive and easier to navigate. Please watch our website and email newsletters for more information.

Updates about the digital banking enhancements will be posted to this page: https://www.communitysavingsbank.bank/enhanced-digital-banking

Bad credit? Here's what you can do.

Grappling with poor or no credit history? Here are a few ways to improve your credit to help increase your chances of qualifying for better loan terms, and perhaps lower insurance rates.

Complete FDIC articles in English and Spanish are available in our main lobby

Order a free credit report to check for accuracy.

Your credit report will tell you what loans you have, how long you have had them, and how much you still owe. It may also include problems in your history. Mistakes happen, it's important to check.

Improve your credit history to increase your credit score.

Pay on time. This is one of the most important things you can do. Use your bank's bill pay service to set up automatic payments.

Pay down or pay off debt. Having loans and credit card balances at their limits is expensive and can negatively impact your credit score.

A long credit history helps your credit score. Consider keeping your credit card account open even if it is paid off.

Shop for credit only when you need it. Submitting numerous applications for loans is reported to credit reporting agencies and may lower your credit score.

Contact your lender or creditor right away if you experience difficulty making payments. They may be able to help you with a solution before it becomes a problem that affects your credit score.

Scan this QR code to read the entire article on Community's website.

SOURCE: FDIC Consumer News February 27, 2026. 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.

What is "Malvertising?" Beware of this new phishing scam.

Recently, Community received a call from a person claiming to work for Google. The caller ID read, "GOOGLE," and the caller asked for the bank's Google ad credentials. When bank staff asked the caller to verify his identity, the caller complained and asked for a manager.

When the manager asked to verify the caller's identity the call was disconnected. Later, the same caller tried again to pressure different staff members who all asked for verification. The caller eventually gave up when credentials were not given.

This phish is an example of "Malvertising." Criminals bait businesses for their Google ad credentials in order to post fake business ads to lure consumers to click on malicious links. The scammer then collects personal information to commit fraud.

Lessons for Businesses

- Never give away login credentials.
- Just hang up.
- Ask for verification.
- Don't trust caller IDs.

Lessons for Consumers

- Verify Google ads.
- Review the Google ad URL.
- Act with skepticism.

Scan this QR code to read the entire article on Community's website.

SOURCE: https://www.communitysavingsbank.bank/about-us/resources/what-is-malvertising-a-lesson-from-community

Trying to obtain a HOME LOAN?

FIRST-TIME HOME BUYER/REFINANCING FAQ

What is needed to apply for a loan?

- Contract of sale/purchase
- Present mortgage information (refinance)
- Previous two years of W-2s/ tax returns
- Current monthly paycheck stubs
- Evidence of any additional income
- Previous two months of bank statements
- All account numbers, addresses, and balances of creditors
- Copy of homeowners insurance and real estate tax bills

Are there any programs that support first-time homebuyers?

The Federal Home Loan Bank of Chicago offers a Down Payment Plus (DPP) Program for first time homebuyers. This program offers a $10,000 grant towards the down payment. *Learn more on Community's website.*

Are there any other ways I can lower my borrowing costs?

Community's Pay-O-Matic program can lower your mortgage interest rate. It automatically deducts monthly mortgage payments from a Community checking or savings account. *Learn more on Community's website.*

What can I afford?

The size of your mortgage will be determined by your down payment, credit history, and income.

How big of a down payment will I need?

- 20 percent if you do not want to carry private mortgage insurance (PMI).
- 10 percent with PMI.
- 5 percent if you are eligible for Community's Home Ownership Program (CHOP*).

**Certain income, county, and additional restrictions apply.*

Read the complete article which can be found on our website Resource Center: https://www.communitysavingsbank.bank/about-us/resources/first-time-home-buyers-faq

Community Savings Bank.

4801 West Belmont Avenue
Chicago, Illinois 60641

Update Community
if your address, phone
or email has changed.

Community COMMITMENT

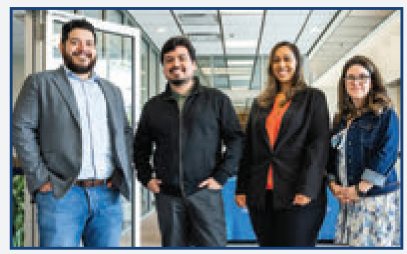
Dedication to our employees, neighbors and community is something we truly believe in. These "family photos" are just a sampling of our continued efforts to be *Your Personal Neighborhood Bank.*

Are you a local teacher interested in giving your students financial lessons? Scan this QR code and fill out the contact form so we can schedule a time to visit your class.

Right: Ela Augustyn with Dane Cleven celebrated 25 years at Community in the Spring. Thank you for your dedication.

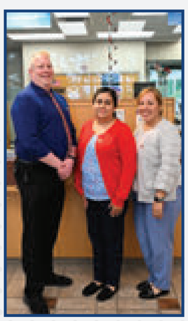
Burbank Elementary School Presentation

Below: 2026 Spanish Home Buying Seminar Speakers (L to R): Enrique Gaytan, Realty of Chicago; Edwin Pinto, Northwest Center; Jenel Ventura, Community Savings Bank; Patricia Guitierrez Pascual, Patricia Gutierrez Pascual Law, P.C.



Thanks to all presenters and attendees.

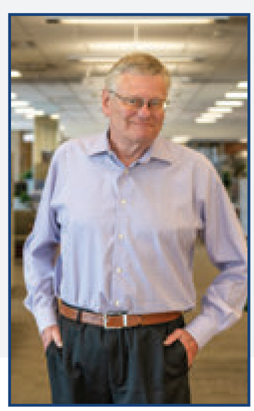
CELEBRATING AMERICA 250 1776 2026 TOTAL SERVICE 50 1976 2026 Community Savings Bank



Left, Above & Right: July celebrations for America's 250th & Total Service's 50th anniversaries

Above: 2026 English Home Buying Seminar Speakers (L to R): Enrique Gaytan, Realty of Chicago; Patricia Guitierrez Pascual, Patricia Gutierrez Pascual Law, P.C.; Art Neville, Community Savings Bank; Ivelisse Serrrano, Association House of Chicago.

2026 Spring Shred-a-Thon



Left: Fred Southward, President of Southward & Associates, Community's marketing and advertising agency for 50 years, retired in March. Fred and Harvey Cleven introduced electronic banking in July of 1976. Thanks for Your Total Service over the years Fred.

Save the Date

Fall Fest/Car Show 2026
Sat., Sept. 12

Fall Shred-a-Thon
Sat., Oct. 17

Customer Appreciation Days
Fri., Oct. 16 &
Sat., Oct. 17

Scan this QR code for hours and location information.

www.communitysavingsbank.bank

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