



## Community is ready to help you with your next **HOME LOAN.**

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



All loans are subject to Community's  
underwriting standards.

Community Savings Bank has been helping people with their savings and loans for over 81 years. Our experienced loan officers are here to answer your questions one-on-one. Many speak Spanish and Polish and can walk you through the loan process in your own language.

At Community, you will find **competitive rates and extra benefits** that are not usually found at larger institutions.

- Home Equity Loans or Lines of Credit for home improvements or large purchases.
- Fixed Rate Mortgages that keep principal and interest payments stable.
- Pay-O-Matic Program that **lowers your interest rate.**
- Zero Points Mortgages to help lower "up-front" costs.
- Multi-Family & Mixed Use Property Loans for purchases and refinances.
- Home Improvement Program that lets you borrow up to \$15,000.
- Home Ownership Program to help you buy a home sooner.
- Passbook Loans for people who need to improve their credit.

As an independent and mutually owned financial institution, we understand the importance of home ownership. Community is a portfolio lender which means we will service your loan locally and be here should you ever have a question.



## COMING SOON to Community Customers

Community will soon start sending email newsletters to our customers. This will help keep you updated on upcoming events and provide useful financial tips. Look for an email from [notifications@newsletters.communitysavingsbank.com](mailto:notifications@newsletters.communitysavingsbank.com).

### More inside:

- It's IRA Time
- Community Resource Center
  - Protect Your Finances and Identity Online
  - Grandparent Scams
- Community Lending Center



Dear Friends,

As we begin 2026 I would like to comment about a few things that make Community unique. Community is an independent, mutually owned single location financial institution located on Chicago's northwest side. It is locally managed and dedicated to serving area residents from around Chicagoland. The bank has been located at Cicero and Belmont Avenues since 1944. Personal service is provided by knowledgeable staff members who know many customers by name. Some of our employees also speak Spanish or Polish in addition to English. Banking at Community continues to be very affordable, without the fees charged by other institutions.

Since the pandemic and the subsequent inflationary period, interest rates on deposit and certificate accounts have fluctuated. During this time, however, Community has continued to pay competitive rates on all accounts. Community is well capitalized, and in addition, all deposits are insured by the FDIC according to its rules and regulations. Deposit insurance from the FDIC provides an extra layer of safety for all depositors. Accounts at Community are designed to provide good benefits for our customers. Banking at Community is affordable whether you bank in-person, online, or from a mobile device. Community is also part of several surcharge-free ATM networks to help customers have access to cash wherever they happen to be.

Community is in the mortgage lending business. Community offers a number of mortgage loan options to meet customers' needs when buying or refinancing homes or other residential properties. There are many mortgage lenders out there, but if you are in the market to purchase or refinance we ask that you inquire here. With our competitive rates, in-house decision making and experienced loan team I am sure we can help. Community offers fixed rate loans. And all loans are held in the bank's portfolio and not sold to investors, which can be very helpful should any questions or servicing issues arise during the life of the loan. If you need to borrow some additional cash for some important expenditure Home Equity Loans and Home Equity Lines of Credit (HELOCs) are also offered. See details on page 1 and 3 for more information.

Please look through this newsletter to learn more about what Community offers. I hope you find the articles about protecting yourself from scams on page 3 beneficial. If you are a Community Customer, thank you for your business. If you are not already a customer, stop in or call us and give us a try. We would look forward to serving as *Your Personal Neighborhood Bank*.

Sincerely,

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



Dane H. Cleven  
President  
& Chairman

## It's IRA Time

Community offers both traditional and Roth IRAs. Stop in and open one today.

### Invest in your retirement with a safe and secure Individual Retirement Account from Community.

- Earnings are tax deferred with a traditional IRA, and tax free with a Roth IRA if certain conditions are met.
- Maximum contributions for the 2025 tax year are \$7,000 for individuals, and \$14,000 for married couples who file jointly (up to \$7,000 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 2025 until the deadline for filing your 2025 income tax return, which for most taxpayers is April 15, 2026. Contribution limits will change for the 2026 tax year.

Certain restrictions apply. IRAs are subject to IRS rules and regulations. See your tax advisor to see if you qualify.

## 24/7 Electronic Banking

Your time is valuable. Make the most of it and use Community's online and mobile banking.

- **Community's online banking** is simple, easy and free. Use it to review balances and transactions, transfer funds between eligible accounts, access our Bill Payment Center and more.
- **Community's secure mobile banking app** gives you access to your account balances, check images and transaction history. You can also transfer funds, complete bill payments and set account alerts. To enroll, log into Community's online banking and follow the easy setup steps.
- **COMING SOON: Community will update its online banking site and mobile banking app in 2026. With improved functionality that helps you spend less time banking and more time living, your online and mobile banking experiences will be easier to manage.**



# COMMUNITY'S RESOURCE CENTER

Visit [www.communitysavingsbank.bank/about-us/resources/resource-center](https://www.communitysavingsbank.bank/about-us/resources/resource-center) for more education, fraud protection, FAQs and event updates.

## Protect Your Finances and Identity Online

Cybercrimes are becoming increasingly common and use sophisticated techniques. Knowing how to spot malicious cyber activities, how they work, and what you can do, are important.

Protect your personal and financial information:

- Don't join public Wi-Fi networks.
- Don't send payments to unknown people or organizations.
- Don't open emails or texts from unknown people or organizations.
- Check the website addresses.
- Secure your personal information.
- Don't share personal information in online profiles or social media.
- Use strong and unique passphrases or passwords.
- Set up multi-factor authentication on all accounts that allow it.
- Keep your software programs up to date.
- Stay informed on the latest cyber threats.

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

### COMMON SCAMS:

**Impostor Scams** are when a scammer pretends to be someone you know or trust to convince you to send them money.

**Artificial Intelligence Related Scams.** Use AI to clone voices or images of family members or contacts to convince you to send them money.

**Online Dating and Professional Networking Scams** create fake profiles and try to develop romantic or professional relationships.

**Online Investment Scams** create fake investment websites or fake investment assets and encourage you to invest in them.

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



SOURCE: FDIC Consumer News October 6, 2025. More tips and a complete copy of this FDIC article can be found at [www.fdic.gov/consumernews](https://www.fdic.gov/consumernews), or by calling the FDIC at 877-275-3342.

## Grandparent Scams Get More Convincing

More and more scams are targeting grandparents using AI technology impersonating their grandchildren.

These scams utilize AI technology to impersonate the grandchild's voice. They call the grandparent with the grandchild's voice cloned claiming to need money.

Sometimes, these scammers even spoof the grandchild's phone number, so the caller ID appears legitimate.

### Signs of a grandparent scam:

- **Needing money urgently and claiming to be in a crisis.**
- **Calling late at night when the grandparents are off-guard.**
- **Requesting nontraditional forms of payment, such as cryptocurrency, gift cards, and wire transfers.**

Prevent falling victim to this type of scam by updating privacy settings on social media accounts. Some sources also suggest having a family "safe word" or password in order to verify a family member's identity.

Scams targeting grandparents are on the rise. Recently, the Justice Department in Vermont charged 25 people for committing \$21 million in scams targeting grandparents.

Deepfake scams, or scams utilizing AI technology to generate fraudulent voice and video content, are also rising, with older Americans losing \$3.4 billion to this type of scam in 2023.



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



SOURCE: <https://www.communitysavingsbank.bank/about-us/resources/grandparent-scams-get-more-convincing>

## COMMUNITY'S LENDING CENTER: Competitive rates. Personal service.

Visit [www.communitysavingsbank.bank/lending/lending-products/lending-center](https://www.communitysavingsbank.bank/lending/lending-products/lending-center) for more information.



**Fixed Rate Mortgages** — Principal and interest payments will not change. Choose from a term of 15, 20 or 30-years. A 15-year mortgage can save you thousands of dollars in interest, build equity faster and get a lower rate than a 30-year term.

**Zero Points Mortgages** To help keep buyers' "up front" costs low, Community offers Zero Points mortgages and participates in a number of home ownership programs.

**Multi-Family & Mixed Use Property Loans** Call (773) 685-5300 and ask for Art Neville (NMLS# 715802) to learn more.

**Community's Home Ownership Program (CHOP)\*** — A high down payment requirement is one of the most difficult parts in buying a home. CHOP makes it possible for a qualified applicant to buy a home with a low 5% down payment and a fixed interest rate.

\* Single family and two apartment buildings are eligible. Zero point loans. Income and loan caps apply.

**Community's Home Improvement Program (CHIP)** — CHIP offers fixed rate loans for home improvements. It enables qualified home owners to borrow up to \$15,000 for home improvements. These loans are for a maximum of five years at competitive fixed rates.

**Home Equity Loans and Lines of Credit** — If Community holds our mortgage or if you own your home outright, borrow for any big expense.

A HELOC (Line of Credit) helps you tap the equity in your home. Borrow what you need, when you need it.

**Passbook Loans** — This program allows you to save and improve your credit history.

**Community le ofrece una variedad de hipotecas con interés fijos y préstamos de equidad de casa.**

**Community Savings Bank oferuje pożyczki na domy, Home Equity, oraz Linie Kredytowe.**

All loans are subject to Community's underwriting standards.



## Community CARES

**Your Personal Neighborhood Bank** remains dedicated to our employees, neighbors and community.

On Saturday, September 27, 2025, Community hosted its second Classic Car Show and Fall Festival with the Portage Park Chamber and the Hermosa Belmont Cragin Chamber of Commerce. *"This free, family-friendly event allowed the bank to be a gathering place for the community"* said Dane Clevon, president, chairman, and CEO of Community Savings Bank.

In October, Community hosted its annual fall customer appreciation days. All attendees enjoyed some sweet treats while visiting with familiar bank employees and left with Community branded gifts.

In November, Community partnered with Little Sweet Peas Vintage as a drop-off location for the Portage Park Chamber of Commerce's food drive. Community also donated 16 turkeys to families in need for Thanksgiving. Six were distributed by the Northwest Center and ten by U-Turn Covenant Church.

### Mark your calendar for these upcoming events:

- 2026 Home Buying Seminars — April 18 (English) and April 25 (Spanish)
- 2026 Shred-a-Thons — May 16 and October 17

*Light Blue Circle: Car Show and Fall Festival 9/27/2025*

*Green Circle: Fall Shred-a-Thon 9/20/2025*

*Yellow Circle: Krystyna Wawrzyniak's 25th Anniversary 8/2025*

*Magenta Circle: Customer Appreciation Day 10/2025*

*Dark Blue Circle: Fall Food Drive 11/2025*



Scan this QR code  
for hours and  
location information.

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

### Follow us at



Community Savings Bank Chicago



Community Savings Bank Chicago



@csb.chicago



@csb\_chicago

