



Why a **Community** home loan is different.

Community Savings Bank is an independent and mutually owned financial institution that understands the importance of home ownership. We offer competitive rates on a variety of loans with extra benefits other institutions do not offer.

- Home Equity Loans or Lines of Credit: Improvements or large purchases.
- Fixed Rate Mortgages: Principal and interest payments never change.
- Pay-O-Matic Program: 1/4% Interest rate reduction.
- Zero Points Mortgages: Low “up-front” costs.
- Multi-Family & Mixed Use Property Loans: Purchase or refinance.
- Home Improvement Program: Borrow up to \$15,000.
- Home Ownership Program: Buy sooner.
- Passbook Loans: Improve credit.

Experienced and bilingual loan officers to help you

Community has been helping neighbors own homes for 80 years. We are here to answer your questions throughout the life of your loan. We are proud to be a portfolio lender and will service your loan locally. With loan officers fluent in Spanish and Polish, you will always speak your language.



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



Elzbieta
Bis-Slowik,
Loan Officer
NMLS#
715804



Jenel
Ventura,
Loan Officer
NMLS#
1690633

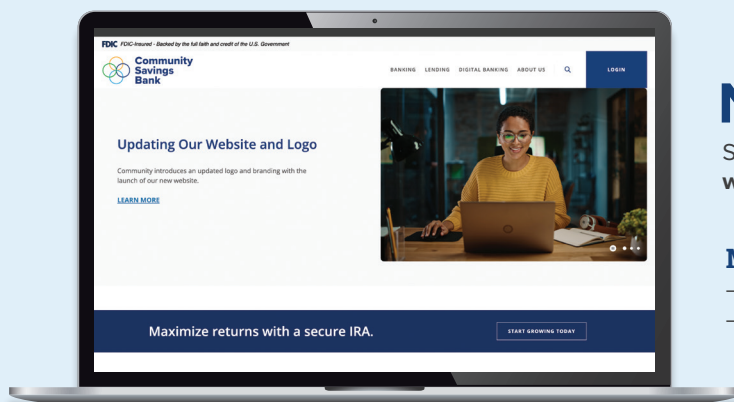
Community le ofrece una variedad de hipotecas con interés fijos y préstamos de equidad de casa.

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



Contact us today. Scan the QR code or call (773) 685-5300.

All loans are subject to Community's underwriting standards.



New website now live

See page 2 for more details. Same safe .bank address.
www.communitysavingsbank.bank

More inside:

- Interacting with your financial institution on social media
- Cracking down on crypto ATM fraud



Dear Friends,

Community has been off to a busy start in 2025. So far this year, the bank has hosted two home buying seminars and our spring shred-a-thon. We also celebrated Tiffany Ocasio's 25th anniversary, a dedicated staff member, at the bank.



Dane H. Cleven
President
& Chairman

This spring, Community launched a new website featuring an updated logo. The new logo will represent the bank's brand going forward. It will take some time, however, to fully retire the old logo, which has been in place since 1976. The new website features enhanced functionality, such as a blog with useful information for customers and an interactive ATM locator. Customers can also write in with questions if they are trying to reach the bank after our operating hours. We hope the updated branding on the site gives the bank a more modern look-and-feel to attract the next generation of customers.

The housing supply shortage and rising housing costs continue to be a problem for people looking to buy a home. To make homes more affordable, the bank utilizes several programs, such as the Federal Home Loan Bank's Downpayment Plus Program and Community's automatic payment program. The bank also partners with local organizations, like the Northwest Center to educate consumers about buying and owning a home.

Community also offers a number of products to lower the cost of borrowing for home owners. For example, borrowers can sign up to make automatic mortgage payments and lower their mortgage rate by a ¼ of a percent. Lower interest rates are also offered for customers who make larger down payments. As an independent financial institution, all lending decisions are made locally. And, as a portfolio lender, Community owns and services off of the loans it originates.

The bank continues to offer traditional deposit products to our customers as well as many digital options. Current customers appreciate our online banking site, mobile banking app, mobile wallet, and transfer programs, such as TransferNow and Zelle.

We are grateful to our long-term customers who have helped establish Community as *Your Personal Neighborhood Bank*. We encourage our customers to tell the younger generations about the bank and encourage them to open up an account with us.

Sincerely,

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

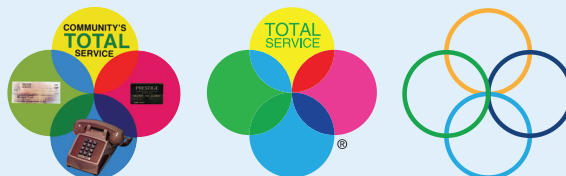


Community in 2025

Community's new website is now live and includes some convenient features for you:

- Enhanced functionality and responsiveness
- More in-depth content about products and services
- A surcharge-free ATM locator
- Online mortgage inquiry and contact form
- Financial calculators
- Up-to-date interest and loan rates
- Resource Center to help keep you informed

Our refreshed logo has strong ties to Community's 80-year foundation.

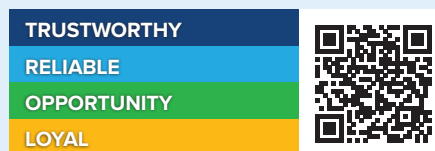


The newly refreshed Community logo featured on the website will be used in digital banking and print products.

Community used its original logo for almost 50 years. The bank's second president, Harvey Cleven, introduced the four intersecting circles in 1976. Each circle represented a different aspect of Community's "Total Service." The concept was developed because Community was one of the first thrifts to offer NOW checking, telephone banking and ATM cards.

The bank continued to use a version of the intersecting circles along with the nameplate Community Savings Bank and "Your Personal Neighborhood Bank" tagline until 2025.

The new version of the four intersecting circles was made for optimal viewing on smaller screens. The colors represent:



**Scan this QR code to visit or go to
www.communitysavingsbank.bank**

Are you utilizing all that Community's digital banking offers?

- Online, Mobile and Telephone Banking – 24/7 Convenience
- eStatements – Faster, easier, safer, greener and free
- Bill Pay – Receive and pay bills online
- TransferNow – Move your money where and when you want it
- Zelle® – A convenient way to send money
- Mobile Deposit Capture – Deposit paper checks any time by taking a photo
- Notifi® – Protect yourself from fraud with SecureAlerts
- Mobile Wallet – Use Apple Pay® or Google Pay™ on your phone
- Contactless Cards – Look. Tap. Go.
- Debit Cards – Pay with funds from your Community NOW Checking Account
- Credit Cards – Convenient and flexible purchasing power

Learn more at www.communitysavingsbank.bank



Interacting with your financial institution on social media

Many people connect with friends, meet people, and interact with businesses on social media sites and apps such as Facebook, Instagram, or LinkedIn. Banks are also using social media to advertise products and services.

Should you use social media to connect with your bank? Before you decide, visit your bank or its website to learn its social media policies.

Advertising products and services

There can be benefits to using social media to interact with banks. You might learn about new products or services quicker or obtain faster responses to questions. Banking regulations that protect consumers apply to bank activities even on social media.

Communicating with your bank

- Keep in mind that your posts could become public even though you can protect your communications and posts to some extent through your account settings.
- Never include any personal or account information in posts.
- Avoid posting personal information that a fraudster could use.
- Be mindful of website cookies. Cookies are small pieces of data that are sent to your browser every time you visit a website. Websites save this data, and this data can be used in a variety of ways. You can opt out of cookies by changing your browser settings.



Cracking down on crypto ATM fraud

Policymakers are taking action to combat cryptocurrency ATM fraud as scams reach record levels. Unlike other payment scams, these scams involve sending cryptocurrency to a fraudster's Bitcoin wallet using a Bitcoin, or crypto, ATM.

How crypto ATM scams work

Crypto ATM scams usually involve a fraudster baiting a victim to send money urgently. The scammer has the victim deposit money into a crypto ATM, exchange the cash for cryptocurrency, and deposit the cryptocurrency into the fraudster's Bitcoin wallet. It is often not until the transfer is made that victims understand they have been defrauded.

Warning signs of a scam

Often times, there are early signs of fraud. For example, fraudsters may ask their victims to withdraw large amounts of money from the bank and direct their victims not to tell the bank how they plan to use the cash. If you are directed to make an investment or transaction in secrecy, it is a scam.

How fraudsters bait victims

Fraudsters use a number of techniques to bait their victims into sending cryptocurrency. A common tactic for this kind of fraud is telling the victim they owe an outstanding debt to the state or federal government. Then the victim is told to pay off the debt or fine by depositing money in a crypto ATM.

Scan this QR code to read more about crypto ATM fraud in the full article on our website



SOURCE: FDIC Consumer News October 2024.

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.

SOURCE: <https://www.communitysavingsbank.bank/about-us/resources/cracking-down-on-crypto-atm-fraud>

Mother's Day — May 2025



2025 Spring Shred-a-Thon — May 2025



Community Events

SAVE THE DATE:

CT Kids Weekend • 3231 N. Cicero Ave.
Sat., Aug. 9 – Sun. Aug. 10, 2025

Portage Park Farmers' Market • 4100 N. Long
Sun.: 10:00 a.m.–2:00 p.m.
July 20 • Aug. 3, 17, 31 • Sept. 7, 21 • Oct. 5 (+ craft fair)

Shred-a-Thon • Parking Lot
Sat., Sept. 20, 2025: 9:00 a.m.–12:00 p.m.

Vintage Car Show • Parking Lot
Sat., Sept. 27, 2025

Customer Appreciation Days • Main Lobby
Fri. & Sat., Oct. 17-18, 2025

Visit **Community's website**
for details



2025 Home Buying Seminars — April & May 2025



Tiffany Ocasio's 25th Anniversary — February 2025



Scan this QR code
for hours and
location information.

www.communitysavingsbank.bank

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Community Savings Bank



Community Savings Bank Chicago



@csb.chicago



@csb_chicago



MEMBER
FDIC