



# Community comments

Vol. 46, No. 1  
January 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)

## Community's TOTAL SERVICE Quality Banking Products **working for you** for over 77 years!



Community has helped neighbors save for the future and own homes since 1944.

It's Total Service approach has continually evolved over the years and today offers all the modern conveniences as well as traditional products people need and want from their bank.

- 24/7 mobile, online and telephone banking
- 85,000+ surcharge-free ATMs worldwide
- Fixed rate mortgages with 10 to 30-year terms
- Home equity products also available
- No-fee services to save you money
- Maximum security vault with safe deposit boxes to protect valuables
- Knowledgeable staff, many bilingual in Spanish or Polish
- Convenient in-person lobby and drive-thru hours
- FDIC insured accounts according to its rules and regulations

Need some help? Our experienced staff is here working for YOU!

3

It's IRA season,  
make a plan today.

4

Mortgages that  
work for you.

6

Electronic convenience  
for your busy life.



## a letter from **the president**

Dear Friends,

As 2022 begins, the COVID 19 pandemic continues to have significant influence on our daily lives. We continue to be reacting to the pandemic by wearing masks, social distancing, and having barriers between customers and staff. It seems that a return to normal is still some time off. In the meantime Community will follow recommendations from the CDC and local health authorities, and will follow government ordered restrictions in order to prevent the spread of the disease. We appreciate your patience and cooperation when you visit the office as we navigate these difficult times.



Dane H. Clevon  
President &  
Chairman

Throughout the pandemic Community has continued to serve the needs of our customers. In-person transactions are conducted safely and many customers have begun to use electronic means to bank remotely. These include telephone, mobile and online banking, and banking at ATMs. Community continues to make remote banking affordable by providing many fee free services, and by participating in several surcharge-free ATM networks. Zelle® and External Transfer, described later in this Newsletter, also add to customers' ability to transfer money without coming into the bank.

Community makes mortgage loans. One of Community's primary goals is to help area residents own homes. Borrowers like the fact that all loan decisions are made here at the bank, and that Community owns and services all the loans it has made until they are paid in full. If you are thinking of buying a home or if you could benefit from a refinance at the current low interest rates, contact our loan department.

Community's other primary goal is to help local residents save for the future. A variety of deposit accounts are offered to help meet the needs of our customers, no matter what their goals are or what state of life they are in. And, many convenient no fee services are offered to deposit account customers.

Community continues to follow the bank's golden rule as stated by our founding President in 1944: *"The safety and protection of our members' funds is always our most important consideration."* Community is very strong financially, which adds safety and stability for depositors. In addition, all deposits are insured up to \$250,000 by the FDIC according to its rules and regulations.

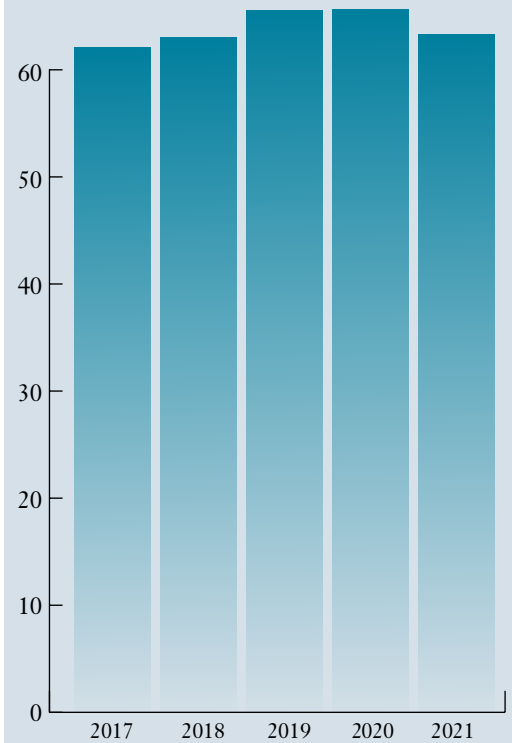
I appreciate your business during these challenging times. Thank you for banking at Community. If you don't bank here already, I invite you to give Community a try. We look forward to serving as *Your Personal Neighborhood Bank*. Best wishes for a safe and healthy 2022.

Sincerely,

Dane H. Clevon, Community Savings Bank, Chicago

### Financial Strength

Total Net Worth  
in millions of dollars



Community's Capital is well above regulatory requirements, which keeps Community among the nation's strongest banks.

At the end of December 2021, assets were \$453,070,647 and capital, or net worth, was \$63,353,793. The resulting ratio of net worth to total assets was 14.0%, a fundamental measurement of a bank's strength.



**Bauer Financial Reports, Inc.**

awarded Community its 5-star rating, attesting "to the strong capitalization and performance of your institution."

# Time to SAVE!



## 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 2021 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 2021 until the deadline for filing your 2021 income tax return, which for most taxpayers is April 18, 2022.

*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.**

Advice from  
**FDIC Consumer News**



## Money Management for Youth

### *First jobs can shape good financial habits*

Many young people think about earning money to buy things they want, but it is important to learn how to manage that money. Here are a few things to think about:

- **Open a Bank Account:**  
Go over terms such as minimum account balance requirements, mobile banking features, ATM fees, and interest rates offered when choosing an account. *(If under the age of 18, an adult may need to open the account with you.)*
- **Understand Fees**  
Common fees include monthly maintenance, ATM fees if you use an ATM at other banks, and overdraft fees. Knowing the fees can help you avoid them.
- **Use Mobile Banking Wisely**  
Technology has made banking very convenient, make sure to create strong passwords for accounts and devices, and avoid logging into accounts through public Wi-Fi networks and hotspots.
- **How to Budget and Save**  
Track how much money you make and then see if you can split your money up to buy day-to-day items, pay bills and still set some aside for your savings.

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

**SOURCE: FDIC Consumer News June 21, 2021.**  
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.



# 9 Ways Community MORTGAGES Work for You!



We are here to help you achieve your home ownership goals. Rates are still incredibly low.

**See page 3 to learn about our First-time Home Buyers CD. Call today!**

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



**1 15-Year Mortgages\***  
Save thousands of dollars in interest, build equity faster and get a lower rate than 30-year mortgages.

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

**3 Zero Points Mortgages**  
Home ownership programs that keep buyers' "up front" costs low.

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

**5 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.

**6 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.

**7 Community's Home Improvement Program\*\***  
**CHIP** is a unique Community product that enables qualified homeowners to borrow up to \$10,000 for home improvements.

**8 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.*

**9 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 \$100,000 loan with a term of 15 years will have 180 monthly payments of \$666.79 with a corresponding Annual Percentage Rate (APR) of 2.869%. A \$100,000 loan with a term of 30 years will have 360 monthly payments of \$435.21 with a corresponding APR of 3.457%. 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 homes value. For example: a \$10,000 CHIP loan with a term of 5 years will have 60 monthly payments of \$188.71 with a corresponding Annual Percentage Rate of 5.062%. 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, 2022.

**To learn how a Community mortgage can work for you call 773-685-5300 today!**



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

**Jenel Ventura**  
NMLS# 1690633



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

**Elzbieta Bis-Slowik**  
NMLS# 715804

# COMMUNITY

## Events & Updates

### Fall Shred-a-Thon 2021 Success

Community Savings Bank held one of its popular Shred-a-Thons this past September. Customers and non-customers shredded old checks, bank statements and other documents containing personal information at no charge. An industrial shredder was parked at the bank's main parking lot for personal papers to be destroyed to help prevent identity theft.

*Pictured left: Felix Serrano (left), and Davide Rangel (right) empty papers to be shred.*

### Annual Toy Drive

Community Savings Bank continued its tradition of holding a Holiday Toy Drive for gift giving to needy children. Due to the pandemic, it was for Community employees only this year. The toys were delivered by Community's Marisol Gaytan, on Sat., Dec. 4th to a local US Marines' Toys for Tots collection site.

*Pictured left: Araceli Munoz and Michelle Aguilar.*

### 40th Anniversary Celebration

**Elzbieta Bis-Slowik** (pictured left) celebrated her 40th anniversary at Community Savings Bank in September. She is one of many long-serving employees at the bank. In 1980, Ms. Slowik moved from Poland to the USA right before the solidarity movement. Liz is involved in the entire mortgage lending process. She helps customers with applications and works daily with attorneys, title companies, real estate agents and insurance agencies.

*"We appreciate Liz's dedication and the service over the past 40 years. She is an important bilingual member of our Mortgage Department."* said Dane H. Cleven, President and Chairman of the bank.

### Total Service Card PLUS Redesign

Community's Total Service Card PLUS has a new design that will replace the current design over time. The cardholder's name, card number and valid through date will be located on the back of the card.



### Statement Redesign

Monthly statements have been given a new and improved format. Another example of how Community is always working for you.



**Community Savings Bank**  
Your Personal Neighborhood Bank  
4801 W. Belmont Ave., Chicago, IL 60641

>000003 0411201 0003 128734 STMS

JOHN Q SAMPLE  
123 ANYSTREET  
ADDRESS 2  
ANYTOWN, ST ZIP

**Statement Ending 11**  
JOHN Q SAMPLE  
Account Number: XXXXXX9999

**Managing Your Accounts**

- Contact Us: 773-685-5300
- Website: communitysavingsbank.bank
- Mailing Address: 4801 W. Belmont Avenue, Chicago, Illinois 60641-4330
- Mobile Banking: Download the App: CSB Chicago Mobile Banking on your mobile device
- Bank Routing #: 000000000000

**Welcome to your new statement format.**

Total Service Banking is always looking for ways to add to the quality banking products we proudly provide our customers. This new and improved statement format is just another example of how we are always working for you. Thank you for banking with us.

Dane H. Cleven, Community Savings Bank, Chicago

**Summary of Accounts**

Account Type	Account Number	Ending Balance
NOW Account	XXXXXX9999	\$9,999.99
Savings Account	XXXXXX9999	\$9,999.99
<b>Total Current Value</b>		<b>\$9,999.99</b>
Mortgage Loan	XXXXXX9999	\$9,999.99



# 24/7 Electronic SERVICE

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

## CardValet Phone App — **It's FREE!**

Available for download at any app store. Allows you to:

- Turn your **DEBIT MasterCard** on and off
- Set locations where card can be used
- Restrict transactions based on merchant
- Establish transaction amount limits
- Schedule alerts for certain transaction

## 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.*

## 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 with questions.**

## 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 Card\* and Total Service Card PLUS\*\*

Use at over 85,000 Surcharge-free ATMs



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.

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

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

## 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.

## Direct to Mexico/Europe

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

Advice from **FDIC Consumer News**



## Using the right Credit Card

If you use a credit card there are a number of things to keep in mind.

- The right credit card could save you money by avoiding unnecessary fees and even gain more services or rewards.
- Limit your spending and stick to a budget so you can manage debt.
- Dispute errors on your billing statement, such as double charges. Catching errors saves money.
- Protect your account and know what to do if you become a victim of fraud.

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

**SOURCE: FDIC Consumer News Nov. 5, 2021.** 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.

Send. Receive. Split. Zelle® makes sending money fun.



Community Savings Bank together with **Zelle®**

**NOW AVAILABLE**

# 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 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 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 \$400.00 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.

### 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 6 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.

## SECURITY is Key

### Community's High Security Vault will keep your valuables protected.

Community safe deposit boxes\* offer maximum security for valuables, cherished keepsakes & important papers.

- Affordable safety deposit boxes in a main level, neighborhood location for easy access.
- Vault exceeds federal security standards. Solid steel vault door weighs 27 tons and is 16 inches thick.
- Protected with modern electronic surveillance equipment.
- To learn more, call our Vault Custodian at 773-685-5331.

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



Scan this QR code with your mobile device's camera and it will quickly take you to Community's website where you can review important **Tips to Help Prevent Identity Theft**



### Advice from **FDIC Consumer News**

## CYBER SECURITY Avoiding Scams & Scammers

Most scams and scammers have two main goals — steal your money and your identity. Remember:

- Do not open email from people you don't know.
- Be careful with links and new website addresses.
- Secure your personal information.
- Stay informed on the latest cyber threats.
- Use Strong Passwords.
- Keep your software up to date and maintain preventative software programs.
- Update the operating systems on your electronic devices.

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

SOURCE: FDIC Consumer News October 8, 2021.

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.

### 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. - 7:00 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. - 7:00 p.m.  
Sat. . . . . 8:00 a.m. - 12:30 p.m.

\*6:00 p.m. beginning on March 1, 2022

### 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

