Products & Services

Updated as of: 08/31/2026

Product	Fees
Personal Checking and Money Market Accounts	
Free Checking	None
Premium Fast Forward Checking	Varies
Student Checking	None
Max Yield Checking	Varies
Momentum Checking	None
Charitable Money Market Account	Varies
Charitable Money Market Account GOLD	Varies
Business Checking Accounts	
Non-Profit Charity Checking Account	None
Municipal Checking Account	None
Business Free Checking	None
Analyzed Checking	Varies
Business Interest Checking	None
Business Max Yield Checking	Varies
Business Charitable Money Market Account	Varies
Business Charitable Money Market Account GOLD	Varies
Personal Savings Accounts	
Statement Savings	Varies
Student Savings	None
Future Savers	None
Health Savings Accounts	None
Certificates of Deposits	Early withdrawal penalty
Traditional Individual Retirment Account (IRA)	Early withdrawal penalty
Roth Individual Retirement Account (IRA)	Early withdrawal penalty
Business Savings Accounts	
Statement Savings	Varies
Consumer Loans	
Home Equity Line of Credit (HELOC)	$100 Application Fee, $35 Annual Fee Varies
Personal Loan	$100 Application Fee
Personal Line of Credit	$100 Application Fee
Vehicle Loan	$100 Application Fee
Dealer Loans	$100 Application Fee
Recreational Loan	$100 Application Fee
Mortgage Loan Products	
Single & multi-family (FannieMae) RefiNow and HomeReady	$995 Origination, Doc Prep, and Underwriting Fees
Single & multi-family (Adjustable Rate Mortgage)	$995 Origination, Doc Prep, and Underwriting Fees
Home Equity (2nd REM)	$695 Origination, Doc Prep, and Underwriting Fees
Fixed Rate Mortgage	$995 Origination, Doc Prep, and Underwriting Fees
Construction Loan	$1,095 Origination, Doc Prep, and Underwriting Fees
Lot Loan	$995 Origination, Doc Prep, and Underwriting Fees
Raw Land Loan	$995 Origination, Doc Prep, and Underwriting Fees
WHEDA	$795 Origination and Doc Prep Fees
Plaza Correspondent Loans	$1,493 Origination, Funding, and Doc Prep Fees
Plaza Wholesale Loans	$1,175 Wholesale Fee
FHLBC Down Payment Assistance Grant	None

Business Loans	
Commercial Loan	Varies
Commercial Line of Credit	Varies
Commercial Real Estate Mortgage	Varies
Participation Loan	Varies
SBA Loans	Varies
Adjustable Rate Mortgage	Varies
ARC Program	Varies
Letters of Credit	Varies
Ag Loans	
Participation Loan	Varies
SBA Loans	Varies
Adjustable Rate Mortgage	Varies
ARC Program	Varies
Letters of Credit	Varies
Agricultural Line of Credit	Varies
Farm Service Agency (FSA) Guaranteed Loans	1.5% of guarantee
Operating Loan	Varies
Personal Property Loan	Varies
Real Estate Loan	Varies
WHEDA Credit Relief Outreach Program (CROP)	Varies
Personal Credit Cards	
Visa Zero+ Card	Determined by Elan
Visa Everyday Rewards+ Card	Determined by Elan
Visa Max Cash Preferred Card	Determined by Elan
Visa Travel Rewards+ Card	Determined by Elan
Visa Reserve Rewards+ Card	Determined by Elan
Visa College Real Rewards Card	Determined by Elan
Visa Max Cash Secured Card	Determined by Elan
Visa Secured Card	Determined by Elan
Business Credit Cards	
Visa Business Cash Preferred Card	Determined by Elan
Visa Business Zero+ Card	Determined by Elan
Smart Business Rewards Visa Card	Determined by Elan
Visa Business Real Rewards Card	Determined by Elan
Electronic Banking Services	
Deposit Online Account Opening	None
Debit Card	See Fee Schedule
ATM Card	See Fee Schedule
Direct Deposit	None
Online Banking	None
Bill Pay	None
Customer Directed Transfer	None
Automatic Loan Payment	None
Telephone Banking	None
Mobile Banking	None
ATM/ITM	3.00/non-customer
E-Statements	None

Business Services	
Merchant Services	Determined by 3rd parties
Business Online Banking	None
E-ACH	Varies
E-Wires	See Fee Schedule
RDC (Remote Deposit Capture)	Varies
Positive Pay	Varies
Other Services	
Overdraft Protection	See Fee Schedule
Safe Deposit Boxes	See Fee Schedule
Cashiers Checks	See Fee Schedule
Money Orders	See Fee Schedule
Visa Gift Card	See Fee Schedule
Foreign Currency Service	See Fee Schedule
Cash Advances	See Fee Schedule
Wire Transfers	See Fee Schedule
Stop Payment	See Fee Schedule
Canadian Check Processing	See Fee Schedule
Night deposit drop	See Fee Schedule
Coin Counter	None
Notary Public	None