

Products & Services

Updated as of: 3/5/2024

Product

Fees

Personal Checking and Money Market Accounts

Free Checking	None
Premium Fast Forward Checking	Varies
Student 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 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 Retirement Account (IRA)	Early withdrawal penalty
Roth Individual Retirement Account (IRA)	Early withdrawal penalty

Consumer Loans

Home Equity Line of Credit (HELOC)	\$100 Application Fee, \$35 Annual Fee
Personal Loan	Varies
Personal Line of Credit	\$100 Application Fee, \$35 Annual Fee
Vehicle Loan	\$100 Application Fee
Dealer Loans	\$100 Application Fee
Recreational Loan	\$100 Application Fee

Mortgage Loan Products

Single & multi-family (FannieMae) and HomeReady	RefiNow	\$795 Origination Fee
Single & multi-family (Adjustable Rate Mortgage)		\$795 Origination Fee
Home Equity (2nd REM)		Varies
Fixed Rate Mortgage		\$795 Origination Fee
Construction Loan		\$895 Origination Fee
Lot Loan		\$795 Origination Fee
Raw Land Loan		\$795 Origination Fee
WHEDA		\$595 Origination 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

American Express Cash Rewards	Determined by Elan
American Express Travel Rewards	Determined by Elan
Visa Secured Credit Card	Determined by Elan
Visa College Real Rewards Card	Determined by Elan
Visa Real Rewards Card	Determined by Elan
Visa Bonus Rewards Card Plus	Determined by Elan
Visa Non-Rewards Platinum	Determined by Elan

Business Credit Cards

Visa Business Real Rewards Card	Determined by Elan
Visa Business Cash Card	Determined by Elan
Visa Business Card-Non Rewards	Determined by Elan
Visa Signature Business Company Card	Determined by Elan
Visa CommUNITY Card	Determined by Elan
Visa Business Rewards Plus 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	See Brochure
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