

Lisle Savings Bank CRA Public File

(Data was updated 4/1/2024, unless otherwise noted)

Lisle Savings Bank Branch Listing

Home Office (full service): 1450 Maple Avenue
Lisle, IL 60532 Census Tract: 17043846004
Tract Income Level: Middle

Branch Office (full service): 4720 Main Street
Lisle, IL 60532 Census Tract: 17043846003
Tract Income Level: Upper

Limited-Service Office: 1700 Robin Lane
(Brookdale Lisle) Lisle, IL 60532 Census Tract: 17043846004
Tract Income Level: Middle

Limited-Service Office: 1920 Maple Avenue
(Villa St. Benedict) Lisle, IL 60532 Census Tract: 17043846004
Tract Income Level: Middle

Note: Only deposit products are offered at the two limited-service offices.

Hours of Operation (Effective 11/2/2015)

Lobby

Monday, Tuesday, Wednesday, Thursday	9:00 a.m. to 5:00 p.m.
Friday	9:00 a.m. to 7:00 p.m.
Saturday	9:00 a.m. to 1:00 p.m.

Maple Avenue Walk Up

Monday, Tuesday, Wednesday, Thursday	8:00 a.m. to 9:00 a.m.
	and 5:00 p.m. to 6:00 p.m.
Friday	8:00 a.m. to 9:00 a.m.
Saturday	8:00 a.m. to 9:00 a.m.
	and 1:00 p.m. to 2:00 p.m.

Maple Avenue Drive Up

Monday through Thursday	8:00 a.m. to 6:00 p.m.
Friday	8:00 a.m. to 7:00 p.m.
Saturday	8:00 a.m. to 2:00 p.m.

Lending Products

Lisle Savings Bank offers the following loan products:

- Bridge Loan
- Certificate of Deposit Secured Loan
- Construction Loan

- Fixed-Rate Second Mortgage
- Home Equity Line of Credit
- Land Development Loan (*exception basis only*)
- Loan Modification Program
- LSB First Time Home Buyer & First Time Homeowner Lending Programs
- Non-Residential/Investor Lines of Credit
- Non-Residential/Investor Loan
- Non-Residential Owner-Occupied Loan
- Purchase Mortgage
- Refinance Mortgage
- Vacant Land Loan

Deposit Products

Lisle Savings Bank offers the following deposit products:

- E-Savings (Checking account required)
- EZ Business Checking
- Free Checking
- Gold 50 Checking
- Home Business Checking
- Insured Money Market
- Interest Checking
- IRA Statement Savings
- Premium Checking
- Premium Savings
- Small Saver's Account
- Statement Savings Account

Lisle Savings Bank offers Certificates of Deposit with terms of 6, 9, 12, 18, 24, 30, and 42 months and Jumbo Certificates with terms of 180 and 365 days. Individual Retirement Accounts are also offered for the 6, 9, 12, 18, 24, 30, and 42 month terms. Contact us (630-852-3710) for details regarding any CD Specials.

Other Services

- Account alerts via text and email
- Cashier's Checks
- Coin Counting (*free for all LSB customers; 5% charge on the total amount for non-customers*)
- Collection Items
- Direct Deposit - Routing Number 271972404
- DuPage County tax payments accepted
- Electronic Payments (EFT) through ATM/debit cards and ACH
- External Funds Transfer

- Free Bill Payment Services
- Free calculators and financial literacy courses on the Bank's website
- Free e-statements
- Free Online and Mobile Banking
- Internal funds transfer
- IntraFi® Network Deposits
- Medallion Signature Guarantees (*only available at Main Street branch; appointment required*)
- Mobile Wallet (product launched January 2024)
- Money Orders
- Notary Public
- NSF Sweep
- Safe Deposit Boxes (*Must have a deposit account with LSB; there is no insurance coverage provided on box contents by the Bank or the FDIC*)
- Savings Bond Redemption (*must be a customer for at least 12 months*)
- ScoreCard® Rewards through the LSB Mastercard® debit card
- Set up alerts and notifications for account balances, transfers, etc.
- Telephone Banking
- Telephone Transfers
- VISA Gift Cards (*cannot be purchased with a credit card*)
- Wire Transfers
- Zelle®

Deposit Operations Department Fees

General Services, per item:

Stop payment fee.....	\$ 32.00
Checks and EFT debits returned for any reason <u>per presentment</u>:	
If we pay or return a withdrawal request when your account lacks sufficient funds available for withdrawal, we may charge your account an overdraft <u>or fee per presentment</u> . Fees for NSF or overdrafts created by check, in-person withdrawal, other electronic means, or bank fees are shown on your monthly statement as:	
• Paid Non Sufficient Funds Charge	
• Returned Nonsufficient Funds Charge	
• ACH Return Charge	
• Paid ACH Non Suff Funds Charge	
• Return Check NSF	
• Return Check UCF	
.....	\$ 32.00
Preauthorized Overdraft transfer	\$ 5.00
Collection Item (general)	1% of amount \$30 minimum
Money Market/Savings preauthorized transfers in excess of six per statement cycle ...	\$12.50 each
Fees for Money Market/Savings preauthorized transfers in excess of six per statement cycle are shown on your monthly statement as:	
• Reg D Charge	
Account closed within 30 days of opening	\$ 25.00
Research Services and Copy Fees:	
Account Research/Reconciliation per hour, minimum one hour	\$ 30.00
Garnishment, levy, court order, citation, subpoena, etc.....	\$100.00 plus Attorneys' Fees