



Savings Accounts

Savings

A savings account is an excellent way to help you save money for a specific goal, like a vacation or to build an emergency fund. This account type is interest-bearing and offers deposits or withdrawals at any time!

Individual Retirement Account (IRA)

An easy way to set money aside for the exciting time in life known as retirement! With a small opening deposit, you can start saving today. We offer both Traditional and Roth plans with fixed or variable rate options.

Certificate of Deposit (CD)

A certificate of deposit is a low-risk savings solution that earns a fixed interest rate for a set amount of time. Choose from long or short-term CDs that align with your savings goals or cash flow needs.

College Fund CD

Help save for college expenses with the unique College Fund CD. This one-year CD automatically renews, allows unlimited deposits at any time, and earns a competitive interest rate.

Money Market

Are you looking to earn a little more with your savings? With a Money Market, you may earn a higher rate of return than you would with a traditional savings account and have the flexibility to withdraw when needed.

Locations

Freeport - Stephenson Street

223 W. Stephenson Street
Freeport, IL 61032
815.235.0800

Freeport - South Street

715 W. South Street
Freeport, IL 61032
815.235.7300

Belvidere

1320 N. State Street
Belvidere, IL 61008
815.547.6363

Mount Morris

1 W. Hitt Street
Mount Morris, IL 61054
815.734.4116



unionsavingsbank.com

4-2024 Member FDIC



Personal Checking & Savings

ACCOUNT OPTIONS DESIGNED
FOR YOUR LIFESTYLE



Checking Accounts

Here When You Need Us

When it comes to your wants and needs, we'll be here. As your community bank, our team is composed of friends and neighbors who genuinely care about your financial well-being, and we hope that our products and services reflect this.

Account Features	Advantage Checking	Health Savings Account	Rewards Checking	Wallet Checking
Service Charge Per Cycle	\$7	\$0	\$3	\$3
Debit Card	■	■	■	■
Bill Pay	■	■	■	■
Online Banking	■	■	■	■
Mobile Banking ²	■	■	■	■
First Box of Checks - No Charge ³	■	■	■	■
Electronic Statements ⁴	■	■	■	■
Zero Fraud Liability on Debit Cards	■	■	■	■
Notifi Account Alerts	■	■	■	■
Earn Interest	■	■	■	
Official Checks - No Charge	■			

²Message and data rates may apply. Check your phone carrier contract for details. ³First box of checks is free. Any checks after have to be purchased. ⁴A \$2 fee will be applied to all accounts for paper statements, except for Health Savings Accounts (HSAs), unless you opt into eStatements.

Account Options That Fit Your Lifestyle

When it comes to banking, you can count on us to connect you to the products and services that will make your life easier. Share your core needs with us, and we'll show you a checking account that fits them!

Advantage Checking

This is our premier interest-bearing checking account that features all of our best services. If you have an existing UNION Savings BANK mortgage, trust, or other deposit accounts, this account is for you!

Health Savings Account

A unique hybrid account used to pay for qualified medical expenses for your family. With a small initial deposit, your account is up and running, featuring a debit card, online banking, and interest that compounds daily.

Rewards Checking

If you're frequently reaching for your debit card and would like a checking account that earns interest, this is the account for you!

Wallet Checking

This no-frills checking account will give you the tools you need to accomplish everyday banking activities with ease.



Service Charge Refund Criteria¹

Advantage Checking

Have an active trust relationship or mortgage loan or maintain a \$2,500 account balance throughout the statement cycle or have a combined balance of \$10,000+ in all deposit accounts. Maximum refund is \$7 per cycle.

Health Savings Account

This account is not eligible for a service charge refund because there is no recurring service charge per cycle.

Rewards Checking

Posted debit card transactions earn \$0.20 each in service charge refunds. You will need to use your debit card 15 times in a statement cycle to earn a full refund. Maximum refund is \$3 per cycle.

Wallet Checking

Combined account balances must total at least \$2,000 or direct deposits in Wallet Checking must total \$1,000 during the statement cycle or the account holder must be under the age of 23.

¹Please see the document "Understanding Your Account" for complete details about service charges and refund eligibility.