

WHEN IS A COMMUNITY BANK

.....A COMMUNITY BANK

When It's Really Part of the Community

There are a number of banks in the Joliet area that claim to be "community banks." In fact, one bank calls every branch a "community bank". Yep, all 150 of their branches are called community banks. That's one heck of a community.

So what is a real community bank. There may be a definition somewhere, but we're too lazy to look for it. Our definition of a community bank is:

1. A bank that is managed right here by members of the community.
2. A bank that is majority owned by members of the community.
3. A bank that supports the community organizations both financially and with time donated by the employees.

Kinda makes sense, doesn't it. First Secure Community Bank of Joliet is all of the above. Locally owned, locally managed and supporters of local organizations in a major way.

Look, you need to bank somewhere. Even if your \$\$\$ is buried in the backyard or hidden under the mattress, you still need a bank. So, who do you want to bank with? Nearly all of the Joliet area banks are branches of BIG banks located elsewhere. Do you really want to help the fat cats that run the big banks get even fatter on your money? Or, do you want to do business with a local organization that supports the community. Granted, some of us are fat cats too, but a different kind. We need to go on 1200 calorie per day diets.

We're on the corner of Essington and Caton Farm Roads in Joliet. If you want to be treated like a person and not an account number, come see us.

FREE CPR INSTRUCTION

taught by the

+ American Red Cross

15 minutes of instruction could save a life!

Saturday, September 14th

15 minute classes begin at 10:00 am

10:00 am - 1:00 pm

In the Lobby of First Secure Community Bank
2398 Essington Road, Joliet, IL 60435



FIRST SECURE
COMMUNITY BANK OF
JOLIET

We're not just your bank, we're your neighbor

2398 Essington Rd., Joliet, IL 60435
(Corner of Essington and Caton Farm Rd.)
815.230.8000 www.1stsecurebank.com

**Joliet's locally-owned,
locally-managed
community bank!**

1. Minimum opening deposit is \$1000. If the balance falls below \$1,000 a \$25 fee will be charged per quarter. If there is an excess of six withdrawals every month, there will be a \$1.00 fee for each excessive withdrawal. No debit card access available. Fees may reduce earnings. 2.25% APY* guaranteed until 8/31/20. After 8/31/2020 the rate will be a variable rate and are subject to change at any time and without notice. Balances from .00 to \$100,000.00 earn 2.25% APY*, \$100,001.00 and over earn 0.25% APY*. Account must be opened by 9/30/2019. 2. Rates current as of 8/5/2019. \$100 minimum to open account. To avoid a monthly fee of \$10 you must maintain a daily balance of \$100.00. Balances of \$100 to \$1,000,000.00 is 1.75% APY*. Balances over \$1,000,000.01 is 1.00% APY*. Balances of \$0.01- \$99.99 is 0.0% APY*. Limit six (6) debit transactions per statement cycle, \$25 fee for each excessive transaction. Fees may reduce earnings. Rates are guaranteed until 8/31/2020. After 8/31/2020 the rate will be a variable rate and are subject to change at any time and without notice. 3. \$1000.00 minimum balance to open and earn stated *Annual Percentage Yield. Rates are effective as of 9/5/2019. Rates and Terms are subject to change at anytime and without notice. Substantial penalty for early withdrawal. An early withdrawal penalty may reduce earnings. Member FDIC

2 EARN
2.25% APY*
on a



Top Choice Passbook Savings Account¹

- Deposit anytime, withdraw anytime, in person!
- Just keep a minimum of \$1,000.00 in the account and earn 2.25% APY*!
- 2.25% APY* guaranteed until 8/31/20
- Account must be opened by 9/30/19

Monster Money Market²

1.75% APY*

On \$100 or More

Guaranteed through
8/31/2020

Minimum to open \$100

13-Month CD³

2.10% APY*

\$1,000 Minimum

