

The Leaf



Spring - 2009

Upcoming Bank Holidays:

The Bank will be closed on the following holidays:

- Monday, May 25 - Memorial Day
- Saturday, July 4 - Independence Day

Bank Events:

these events are complimentary

- Tuesday, May 5 - Real Estate Property Tax Reduction Seminar for Apartment Buildings, Condos and Single-Family Homeowners from 6-7 p.m. at Community Bank in Oak Park. Call Eric Westberg at 708.660.7036 or email ericw@cboprf.com to reserve your seat.
- Saturday, May 16 - Complimentary Onsite Document Shredding in Oak Park from 9-11 a.m.
- Saturday, May 23 - Complimentary Onsite Document Shredding in River Forest from 9-11 a.m.
- Thursday, June 4 - Real Estate Property Tax Reduction Seminar for Apartment Buildings, Condos and Single-Family Homeowners from 6-7 p.m. at Community Bank in Oak Park. Call Eric Westberg at 708.660.7036 or email ericw@cboprf.com to reserve your seat.
- Saturday, July 4 - Join us at OPRFHS Stadium for the annual GALA July 4th Fireworks Show sponsored by Community Bank.

How's the Bank Doing?

Since I last wrote you it is fair to say the banking industry has experienced even more turmoil, but I am happy to report that we have continued to thrive despite the turmoil.

There has been a lot of recent media coverage regarding problems in the banking industry. Declining real estate values have placed a great amount of stress on the national economy, and many of the problems we are currently experiencing are the result of aggressive lending by a limited number of banks. However, Community Bank has exercised great discipline in our mortgage business and we have maintained exceptional loan quality. Our diligent underwriting standards have allowed us to absorb the downturn. To that end, the

Bank, as defined by the FDIC, is well capitalized, the highest rating a bank can achieve. In addition, despite the current environment, the Bank continues to post strong earnings. So the next time someone inquires about the health of your bank, you can respond Community Bank of Oak Park River Forest is well capitalized and remains a very profitable institution.



Walter F. Healy
President, Community Bank

Also, I would like to remind you that Community Bank is an FDIC insured institution,

which means deposit accounts are federally insured up to \$250,000 with further protection for joint accounts.

There is no doubt these are very difficult times and that the economy has presented challenges for not just the banking industry, but for most industries. Where there are challenges there are also opportunities. To that end, we are looking forward to opening two new branches, one on Roosevelt Road in Oak Park and the other on Lake Street in River Forest. We anticipate opening these branches in the first quarter 2010, and I will keep you updated on our progress.

In the meantime, if you are in the Bank, please come by to say hello, or give me a call at 708.660.7005 if you have any questions. Again, thank you for your continued support of Community Bank.

Now is the Time to Refinance

Mortgage rates are at historic lows and there has never been a better time to refinance than right now. Here is an important tip:

RUN, DON'T WALK!

There is no guarantee rates will stay this low for very long, so lock-in now.

If you are planning to stay at your home for at least another two years, refinancing can lower your monthly payment by hundreds of dollars.

Community Bank offers both jumbo and non-jumbo loans, with rates and terms to match your personal needs. To discuss custom refinance options, call

me for a free mortgage checkup at 708-660-7006.



Claude L'Heureux
Senior Vice President, Mortgage Department

Looking for a Free ATM? We've Got 'Em

Community Bank is part of a network of ATMs, which includes more than 32,000 surcharge free ATMs throughout the country. In just Oak Park, River Forest and Forest Park there are a total of 18 surcharge free ATMs available for your use. To locate a surcharge free ATM, look for the STARsf, Allpoint or First American Bank logos.



For surcharge free ATMs look for the STARsf, Allpoint or First American Bank logos.

Need an ATM closer to the office? Visit our website at CBOPRF.COM and use our Fee Free ATM Locator.

18 convenient locations in Oak Park, River Forest and Forest Park

Oak Park

Community Bank of Oak Park River Forest
1001 Lake Street - Oak Park

Tasty Dog
708 Lake Street - Oak Park

7-Eleven
515 Madison Street - Oak Park

7-Eleven
240 Chicago Avenue - Oak Park

Oak Park Valero
100 Chicago Avenue - Oak Park

K-Stone
20 Madison Street - Oak Park

285 Fair Share
6226 Roosevelt Road - Oak Park

River Forest

Community Bank of Oak Park River Forest
7777 Lake Street - River Forest

7-Eleven
1140 Harlem Avenue - River Forest

River Forest continued

Whole Foods
7245 Lake Street - River Forest

Concordia University (Koehneke Community Center)
7400 Augusta Boulevard - River Forest

Dominican University (Crown Library Cyber Cafe)
7900 Division Street - River Forest

Shell Station
7201 North Avenue - River Forest

Forest Park

7-Eleven
205 Harlem Avenue - Forest Park

Sandhu Bros, Inc.
7323 Randolph Street - Forest Park

Scoreboard Sports Bar
7505 Madison Street - Forest Park

Chicago Post Office ECU
7500 Roosevelt Road - Forest Park

7-Eleven
7749 Roosevelt Road - Forest Park

Go Paperless! E-Statements Available

Community Bank offers Electronic-Statements. E-Statements are secure, convenient and environmentally friendly. When you register for no cost Online Banking you can...

- receive E-Statements and eliminate the need for paper statements.
- have immediate access to E-Statements the day after your statement is generated - no more waiting for the mailman.
- choose to pay bills online with our Online Bill Pay.

To sign up for Online Banking simply visit Enroll Me in the Online Banking tab on our website. During the enrollment process you can sign up for E-Statements. If you are already enrolled call a personal banker at 708.660.1000 and sign up for E-Statements today.

Spring Cleaning and Your Security!

It's time for spring cleaning, and it's time to get rid of all that paperwork that has piled up around the house. But, before you throw your paperwork in the trash, you should consider the risks. Many people are unaware of how much sensitive information they toss in the trash each day from junk mail, old bill statements, or even return addresses. Information thieves can obtain credit card numbers, bank account information, and social security numbers from discarded mail and personal paperwork. Nearly all types of documents contain personal information. Junk mail lists addresses and instant offers that can be used to establish internet access, pre-approved credit cards, catalog accounts, loans, and more. Old bills contain spending patterns and account numbers, and cancelled checks may have telephone numbers, driver's license information and alternate address information. Each of these documents should be shredded to protect the privacy and security of an individual's home, credit rating, and assets.

Overall, any document with personal information, whether it's an address, telephone number, e-mail address, or account number should be shredded. Even a small piece of information that may be insignificant on its own can offer clues to invade an individual's privacy or perpetuate identity theft.

Not sure if you should shred that old paperwork? Here's a cheat sheet to help out:

<i>Tax Returns</i>	Save any of the paperwork needed to back up your income tax return for at least 4 years. The IRS can audit your return for 3 years after it has been filed — 4 years after you have earned the income. However, some experts believe you should retain records for up to 7 years, since the IRS can revisit your filing if it believes there has been fraud, or that income has been substantially underreported.
<i>Retirement/Savings Plan Statements</i>	Keep the quarterly statements from your 401(k) or other plans until you receive the annual summary; if everything matches up, then shred the quarterlies.
<i>Bank Records</i>	Generally, there's little need to hold on to statements or most cancelled checks once they've been reconciled. Keep them anywhere between 3 months and 1 year. Save mortgage and loan documents until those loans are repaid.
<i>Receipts</i>	Save receipts for major purchases until the warranties expire. Save records of improvements to your home until it is sold, to document the size of the gain that may be taxable. For large purchases such as jewelry, appliances, or furniture you should keep the receipt in an insurance file for proof of their value in the event of loss or damage.
<i>Credit Card Statements</i>	Keep your original receipts until you get your monthly statement; shred the receipts if the two match up.
<i>Paycheck Stubs</i>	You can shred your paycheck stubs after 1 year. When you receive your annual W-2 form from your employer, make sure the information on your stubs matches. If it does, shred the stubs.

Would you like to receive all of your account information, including statements, check images, and images of deposited items on an easy to use CD? You can purchase a CD ROM with all of your account information on one easy to use disk. Call 708.660.1000 to order or for further details.

**Reminder:
Community Bank Provides
Document Shredding**

- **Saturday, May 16 - Complimentary Onsite Document Shredding in Oak Park from 9-11 a.m.**
- **Saturday, May 23 - Complimentary Onsite Document Shredding in River Forest from 9-11 a.m.**

Customers Appreciate Our Personal Bankers

In a recent survey, an astounding 85% of Community Bank customers responded that they would be “very likely” to recommend Community Bank to family and friends. For this, we thank you and appreciate you placing your confidence in us. Customers who participated in this survey were extremely clear that they appreciate and strongly value our personal bankers, and that our personal bankers are a big reason customer satisfaction is so high. Customer focus groups were also recently held,

and almost everyone within the focus group specifically mentioned an instance in which a personal banker had gone above and beyond expectations. Equally impressive was that each one of the personal



bankers was specifically mentioned by name. One customer even commented, “Don’t ever change your personal bankers. They make me feel like they know

me when I walk into the lobby and they are the reason I bank with Community Bank.”

We are not surprised by this, but extremely proud. So congratulations to Nicolle, Leah, Sherrie, Sheila, Janel, Sean, Maryanne, Ann, Bill and Mary Beth for doing such a wonderful job of providing customers with excellent service.

Event Photos



These photos are from Community Bank’s Complimentary Onsite Document Shredding events in Oak Park on February 21 and River Forest on February 28, as well as the Tax Reduction Seminar on February 19.