



Products and Services

Consumer Deposit Products:

- Agility Savings
- Certificates of Deposit
- Interest-Bearing Checking and Non-Interest-Bearing Accounts
- Health Savings Accounts
- Holiday Savings Accounts
- Individual Retirement Accounts
- Money Market and Savings Accounts
- EasyPath Access Checking Accounts
- Non-Profit Banking (Deposit Products)
- Cross Boarder Smart Account
- Premier Money Market Account
- Premier Interest on Checking Account
- Edge Checking

Consumer Lending Products:

- Auto and Motorcycle Loans
- Residential Bridge Line of Credit
- CD Secured
- Foreign Residential Lending
- EasyPath Mortgage
- EasyPath Home Equity Line of Credit
- Home Equity Loan and Line of Credit
- Housing Initiative Product
- Loans Secured by Marketable Securities
- Loans Secured by Personal or Investment Assets
- Residential Mortgage (ARMs, Fixed Rate, and Interest-Only)
- Residential Mortgage Construction to Permanent (Single Close)
- EasyPath Personal Loan
- EasyPath Home Improvement Loan
- EasyPath Step Loan
- Unsecured Emergency Loan
- Unsecured Home Improvement Loan
- Unsecured Installment Loan
- Unsecured PLA (Overdraft Protection)
- Unsecured Line of Credit (Non-Revolving)

Commercial Deposit Products:

- Commercial Certificates of Deposit
- Commercial Checking and NOW Accounts
- Commercial Money Market Account
- Commercial Savings Accounts
- IOLTA Accounts

As of April 2024



Commercial Lending Products:

Business Purpose Loans to Individuals
Commercial Loans and Lines of Credit
Commercial Real Estate Financing
Loan Syndications
Residential Home Building Loans
Non-Profit Banking - Lending
Entrepreneur (ETP) Loan
Community Plus Loan
Small Business Overdraft
Small Business Loans (Line of Credit and Term)
EasyPath Business Loans (Line of Credit, Term, and Step)
SBA Financing
Treasury Management Services
Trade Finance/Letters of Credit
MIRF Loans

Other Products and Services:

Apple Pay
ATMs
ATM Debit Card
Automated Transfer of Funds
Bill Pay
Bank By Mail
Capital Market/Commodities Hedging
Capital Markets/Foreign Exchange
Capital Markets/Interest Rate Derivatives
Cash Advance
Cashier's Checks and Money Orders
CDARS® (Expanded FDIC Insurance Coverage Accounts)
Coin Counting (select locations)
Collection Services
Direct Deposit
Drive In Banking
Foreign Currency
Internet Banking—CIBC NetBanking (consumer accounts)
Internet Banking-Business NetBanking

- o Information Reporting
- o Stop Payments
- o Internal Transfers
- o Bill Payment

Investment Services
Mobile Banking
Night Depository (select locations)
Notary Service/Signature Guarantee (By Appointment)
Overdraft Protection Sweep
Payables Services

- o ACH Origination (includes federal and state tax payments)
- o Wire Transfer Origination (International and Domestic)

As of April 2024



- o Controlled Disbursement Accounts
- o Positive Pay for checks and ACH
- o Account Reconciliation
- o Commercial Cards

Zelle

Property Tax Payments—Cook, Kane and Will Counties—Illinois

Quicken and Quick Books access

Receivables Services

- o Lockbox
- o Remote Deposit Capture
- o Merchant Services
- o Vault Services
- o Check Clearing and Return Item Processing

Safe Deposit Boxes (select locations)

Stop Payments

Telephone Account Access—Call Center and 24-Hour access line

Traditions Club

US Savings Bond redemption

Vehicle stickers (select locations)

Wire Transfers

Transaction Fees

For more information on transaction fees, please contact our Client Support Center: 877-448-6500