Products and Services Offered by UNION Savings BANK

Personal Banking

Checking
Savings and Certificate of Deposit
Auto, Home Equity Line of Credit, and Personal Loans
Debit Cards
Credit Cards
Digital Banking (Online & Mobile)
Safe Deposit Boxes (Only at Freeport Stephenson Street and Mount Morris Locations)
Night Deposit

Business Banking

Checking
Savings and Certificate of Deposits
Loans
Debit Cards
Credit Cards
Digital Banking (Online & Mobile)
Safe Deposit Boxes (Only at Freeport Stephenson Street and Mount Morris Locations)
Night Deposit

Mortgage Services

Purchase and Refinance Home Loans

Investment

Investment and Trust Services

Typical Loan Fees

Home Equity Documentation Fee: $300.00
Appraisal: $450.00
Credit Report: $30.00
Official: $85.00
Title Search: $150.00
Flood Cert: $16.00
Tax Service: $80.00
Installment loan documentation fee: $250.00
Installment loan payment deferral fee: $100.00

Fee Schedule (January 26, 2026)

Description	Service Fee
Account research - per hour ($30 minimum)	$30
Dormant Fee - per month (on accounts with no activity for 12 months) fee waived for HSAs and accounts with a balance of more than $5,000 or primary age of account holder is less than 18.	$5
Debit card replacement - each	$15
Duplicate statement - per copy	$5
Encoded counter checks - sold in sets of twelve only	$10
Garnishment and tax levies	$150
New account closing - closed within 90 days of opening and applies to all checking, money	$25
NSF Fee - fee applies to transactions created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
NSF Returned Item Fee(s) each	$32
NSF Paid Item Fee(s) each	$32
Overdraft Privilege Fee(s) each	$32
Daily Limit on NSF/Overdraft Privilege Fees	$192
Official checks - each	$5
Overdraft protection (ODP) - per month	$1
Paper statement fee - per cycle	$2
Return item - each	$5
Hold mail fee - fee applies when mail is returned as undeliverable after 2 delivery attempts	$10
Safe deposit boxes	
3" x 5" x 21" - per year	$35
5" x 5" x 21" - per year	$45
3" x 10" x 21" - per year	$50
10" x 10" x 21" - per year	$90
Safe deposit box drill fee	Actual Cost
Safe deposit box lost or replacement key - each	$30
Safe deposit box late payment fee - past due more than 30 days	$20
STOP transfer fee – each (savings transfer overdraft protection)	$3
Stop payment fee - each (all item types)	$32
Wire transfer incoming domestic	$15
Wire transfer outgoing domestic	$30
Wire transfer outgoing international	$55

Hours of Operation

UNION Savings BANK Freeport – Stephenson Steet
223 W Stephenson St
Freeport, IL 61032
(815) 235-0800

Lobby Hours:
Mon – Fri 8:30 AM – 5:00 PM

UNION Savings BANK Freeport – South Steet
715 W South St
Freeport, IL 61032
(815) 235-7300

Lobby Hours:
Mon – Thurs 8:30 AM – 5:00 PM
Friday 8:30 AM – 6:00 PM
Saturday 8:30 AM – 12:00 PM

Drive Up Hours:
Mon – Thurs 8:30 AM – 5:00 PM
Friday 8:30 AM – 6:00 PM
Saturday 8:30 AM – 12:00 PM

UNION Savings BANK Mount Morris
1 W Hitt St
Mount Morris, IL 61054
(815) 734-4116

Lobby Hours:
Mon – Fri 9:00 AM – 5:00 PM
Saturday By Appointment Only

Drive Up Hours:
Mon – Fri 8:30 AM – 5:00 PM
Saturday 9:00 AM – 12:00 PM

UNION Savings BANK Belvidere
1320 N State St
Belvidere, IL 61008
(815) 547-6363

Lobby Hours:
Mon – Fri 9:00 AM – 5:00 PM
Saturday By Appointment Only

Drive Up Hours:
Mon – Thurs 9:00 AM – 5:00 PM
Friday 9:00 AM – 5:30 PM
Saturday 8:30 AM – 12:00 PM

Bank Branches Locations Opened

UNION Savings BANK hasn't had any new branches open over the past 2 calendar years including year to date.

Bank Branches Closed

UNION Savings BANK hasn't closed any branches open over the past 2 calendar years including year to date.