

# **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
<b><i>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.</i></b>	\$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
<b><i>NSF Fee - fee applies to transactions created by check, in-person withdrawal, ATM withdrawal, or other electronic means.</i></b>	
<b><i>NSF Returned Item Fee(s) each</i></b>	\$32
<b><i>NSF Paid Item Fee(s) each</i></b>	\$32
<b><i>Overdraft Privilege Fee(s) each</i></b>	\$32
<b><i>Daily Limit on NSF/Overdraft Privilege Fees</i></b>	\$192
Official checks - each	\$5
Overdraft protection (ODP) - per month	\$1
Paper statement fee - per cycle	\$2
<b><i>Return item - each</i></b>	\$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

Drive Up 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.