

MEMBERS: IL-03

Membership as of March 31, 2026



FHLBank
Chicago

PREPARED FOR **U.S. REP. DELIA RAMIREZ**

2

Large Financial
Institutions*

Avg. Assets:
\$6.3B

6

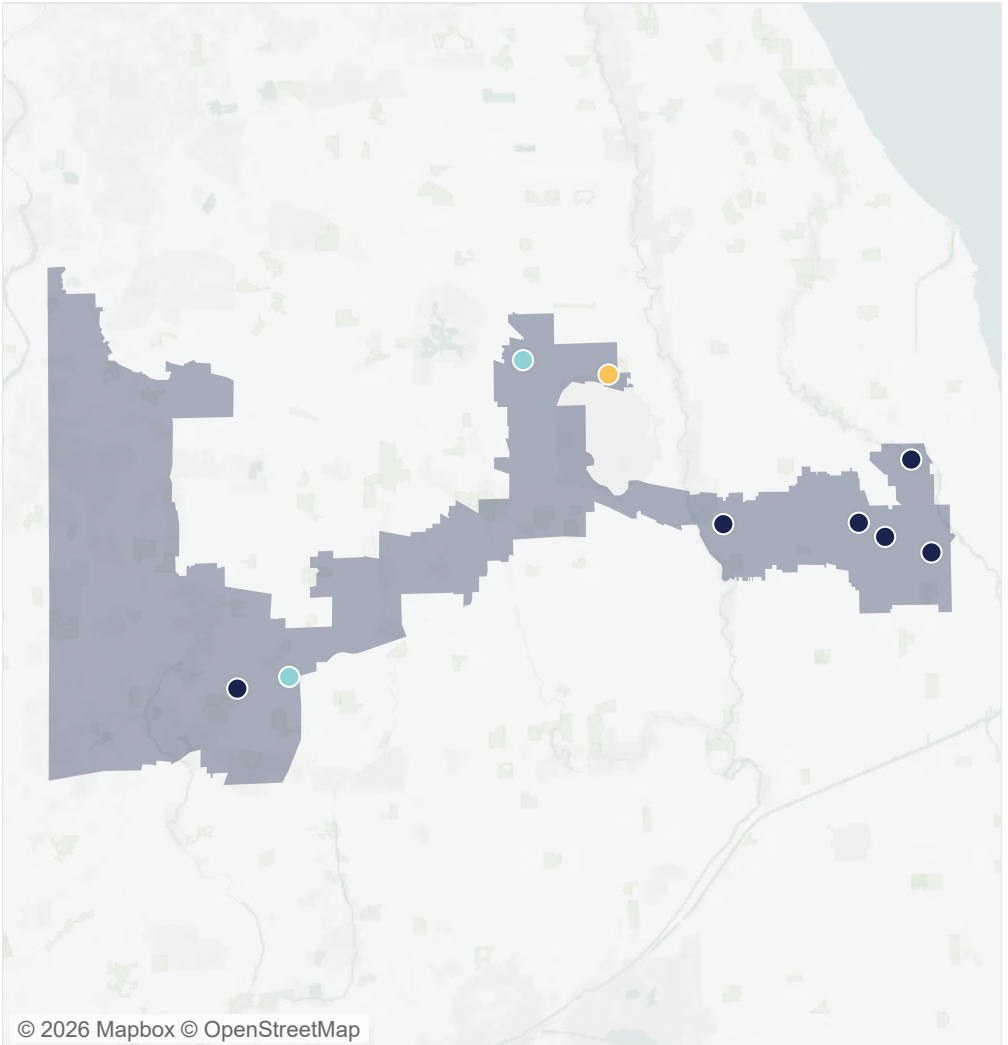
Community Financial
Institutions*

Avg. Assets:
\$767.0M

1

Credit Unions

Avg. Assets:
\$20.3B



*Community Financial Institution refers to any member bank with assets at or below \$1.541B. Large Financial Institution refers to any member bank with assets above \$1.541B.


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 Albany Bank and Trust Company, National Association - Chicago


 Alliant Credit Union - Chicago

 Belmont Bank & Trust Company - Chicago

 Community Savings Bank - Chicago

 First American Bank - Elk Grove Village

 Grand Ridge National Bank - Wheaton

 Liberty Bank for Savings - Chicago

 The Federal Savings Bank - Chicago

 Wheaton Bank & Trust - Wheaton

COMMUNITY IMPACT: IL-03

2021–2025 Selected Activities



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**Affordable Housing
Program**

\$0.6M

Grants

**Downpayment Plus®
Programs**

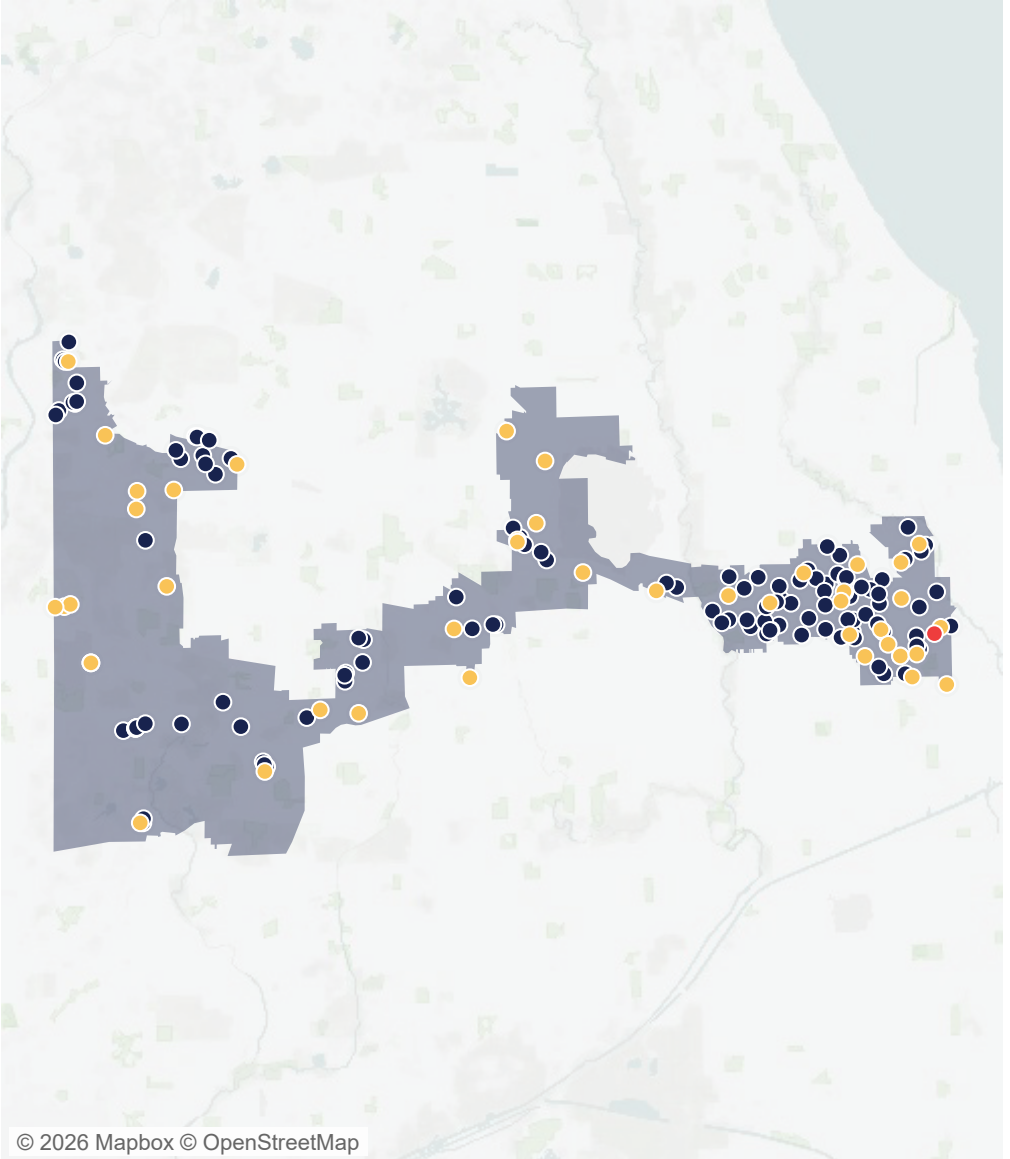
\$0.9M

Grants

**Community
Advances**

\$21.4M

Loans



COMMUNITY IMPACT: IL-03

2021–2025 Selected Activities



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Affordable Housing Program

Grants awarded through members that partner with housing developers and non-profit organizations.



Prairie Haus, a 40-unit affordable housing development in New Glarus, Wis., received funding through Johnson Bank.

1
Projects

22
Housing Units

Downpayment Plus® Programs

Grants, **up to \$10,000**, awarded to lower income home buyers for downpayment and closing-cost assistance.



114
Families and
Individuals



\$61,960
Median Income



\$8,044
Average Grant

Community Advance

Deeply discounted loans to support community lending projects.

15
Discounted
Loans

\$1,428,458
Average Loan
Amount

481
Jobs Created or
Retained

25
Housing Units
Supported



Backed by Community Advance funding through CoVantage Credit Union, three new multifamily units are under construction in Chicago's Bronzeville neighborhood.

"Downpayment Plus" is a registered trademark of FHLBank Chicago. Community Advances does not include data for Community First Fund or the Community Impact Advance pilot program. Some information in these materials was provided by outside parties. FHLBank Chicago is not responsible for the accuracy or completeness of such information.

MPF[®] PROGRAM: IL-03

Loans Funded in 2021–2025



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Mortgage Partnership Finance[®] Program (MPF[®])

The MPF Program gives our member lenders more choices and competitive pricing for the mortgages they originate, benefitting consumers who are buying or refinancing their homes.

\$68.7M

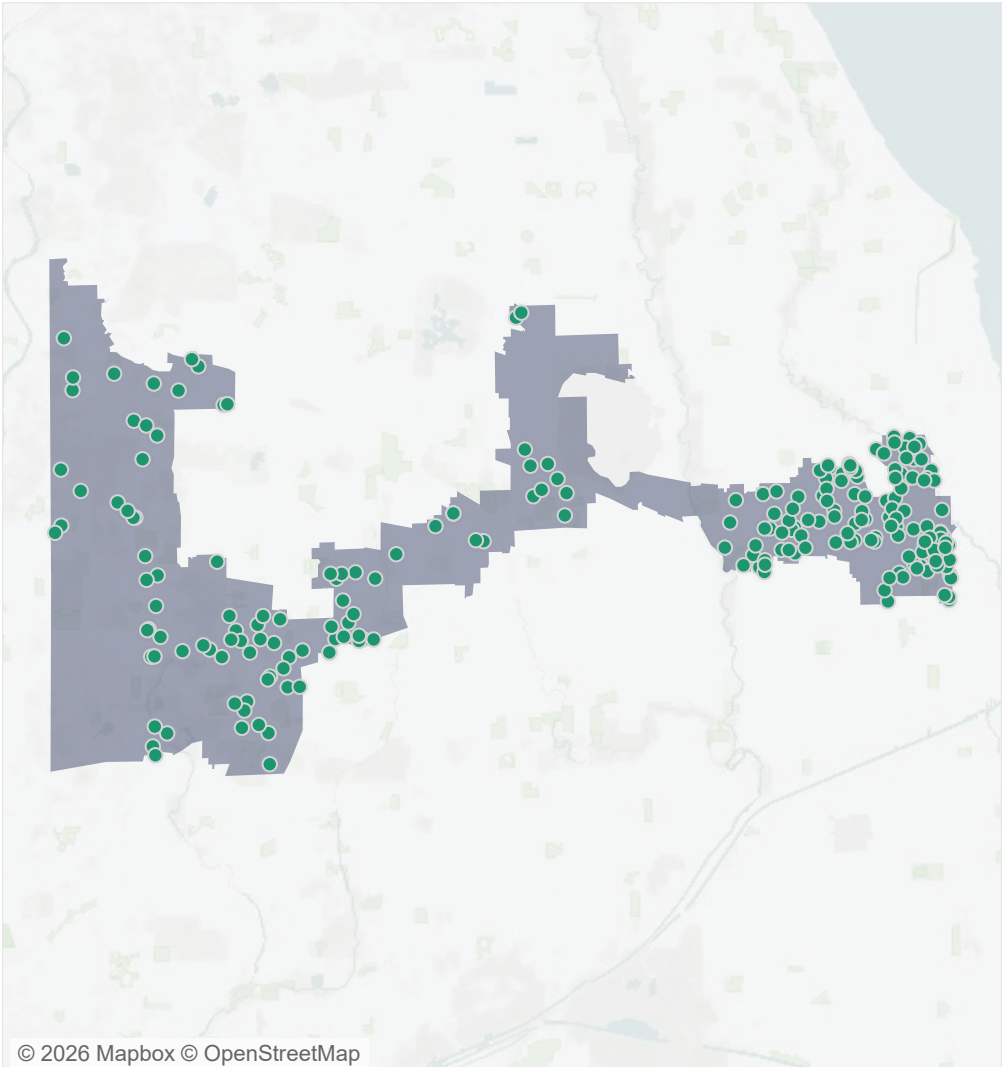
Loans Funded

229

Loans

\$268,150

Median Loan Amount



"Mortgage Partnership Finance" and "MPF" are registered trademarks of FHLBank Chicago.



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What Our Members Think



“We chose the MPF Program because we wanted a long-term fixed rate loan product that would give us the option to retain servicing. As a smaller community bank, it’s important for us to maintain customer engagement and relationships.”

- **NATHAN TERWELP, EXECUTIVE VICE PRESIDENT, MORTGAGE LENDER**
State Street Bank



“We often pair MPF loans with FHLBank Chicago’s Downpayment Plus[®] assistance program to help our income-eligible members realize their homeownership goals, even in a highly competitive seller’s market.”

- **DANIEL MCLEAN, VICE PRESIDENT**
Credit Union 1

“The MPF Program is essential to the continued success of our fixed rate mortgage program.”

- **MARY COY, CHIEF EXECUTIVE OFFICER**
Midland Community Bank

