

MEMBERS: IL-08

Membership as of March 31, 2026



FHLBank
Chicago

PREPARED FOR U.S. REP. RAJA KRISHNAMOORTHY

2

Large Financial
Institutions*

Avg. Assets:
\$2.1B

2

Community
Financial
Institutions*

Avg. Assets:
\$323.4M

1

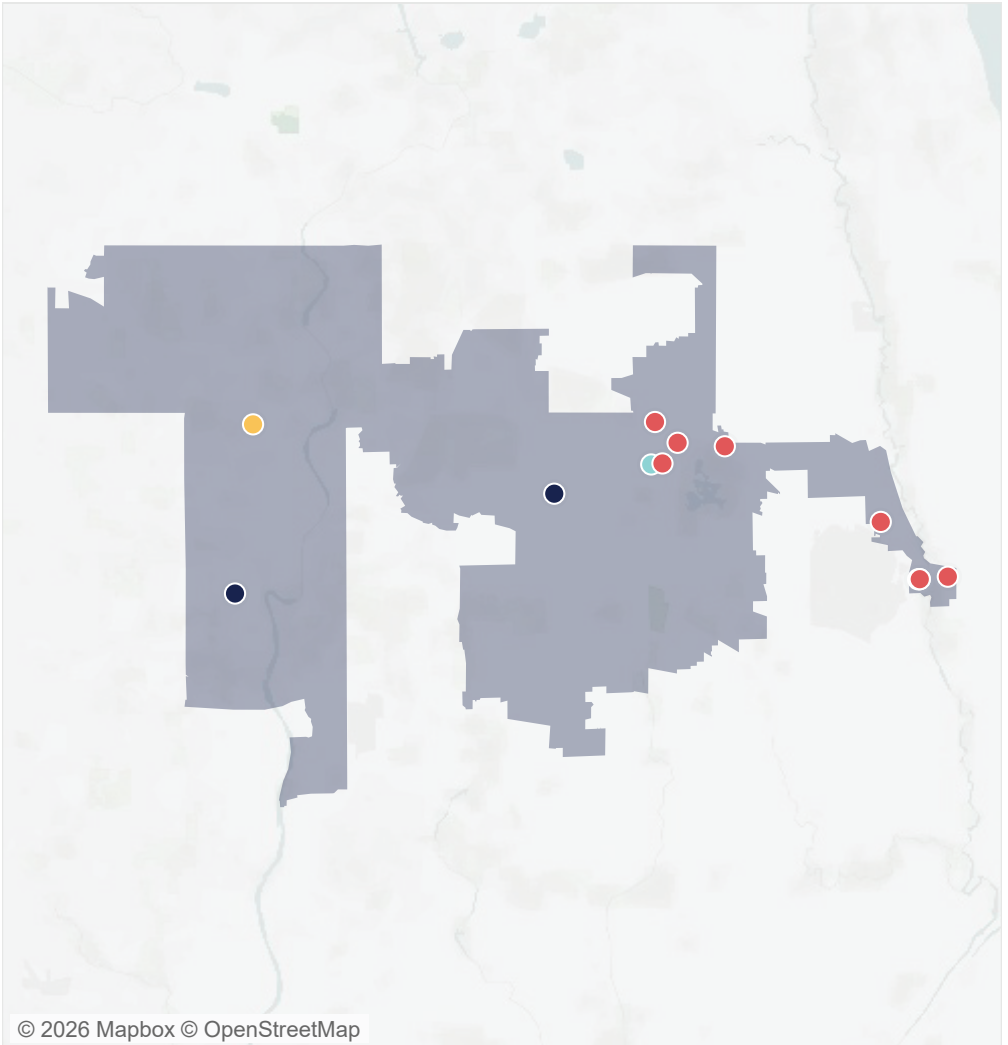
Credit Unions

Avg. Assets:
\$829.9M

8

Insurance
Companies

Avg. Assets:
\$10.2B



*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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-  **Alero Financial Credit Union - Elgin**
-  **American Agricultural Insurance Company - Schaumburg**
-  **American Eagle Bank - South Elgin**
-  **Concert Insurance Company - Rolling Meadows**
-  **Fidelity Life Association, A Legal Reserve Life Insurance Company - Chicago**
-  **Founders Insurance Company - Des Plaines**
-  **Heritage Bank of Schaumburg - Schaumburg**
-  **Lincoln Benefit Life Company - Rosemont**
-  **Reliance Standard Life Insurance Company - Schaumburg**
-  **Schaumburg Bank & Trust Company, National Association - Schaumburg**
-  **Signature Bank - Rosemont**
-  **United Life Insurance Company - Rosemont**
-  **Zurich American Insurance Company - Schaumburg**

COMMUNITY IMPACT: IL-08

2021–2025 Selected Activities



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Downpayment Plus® Programs

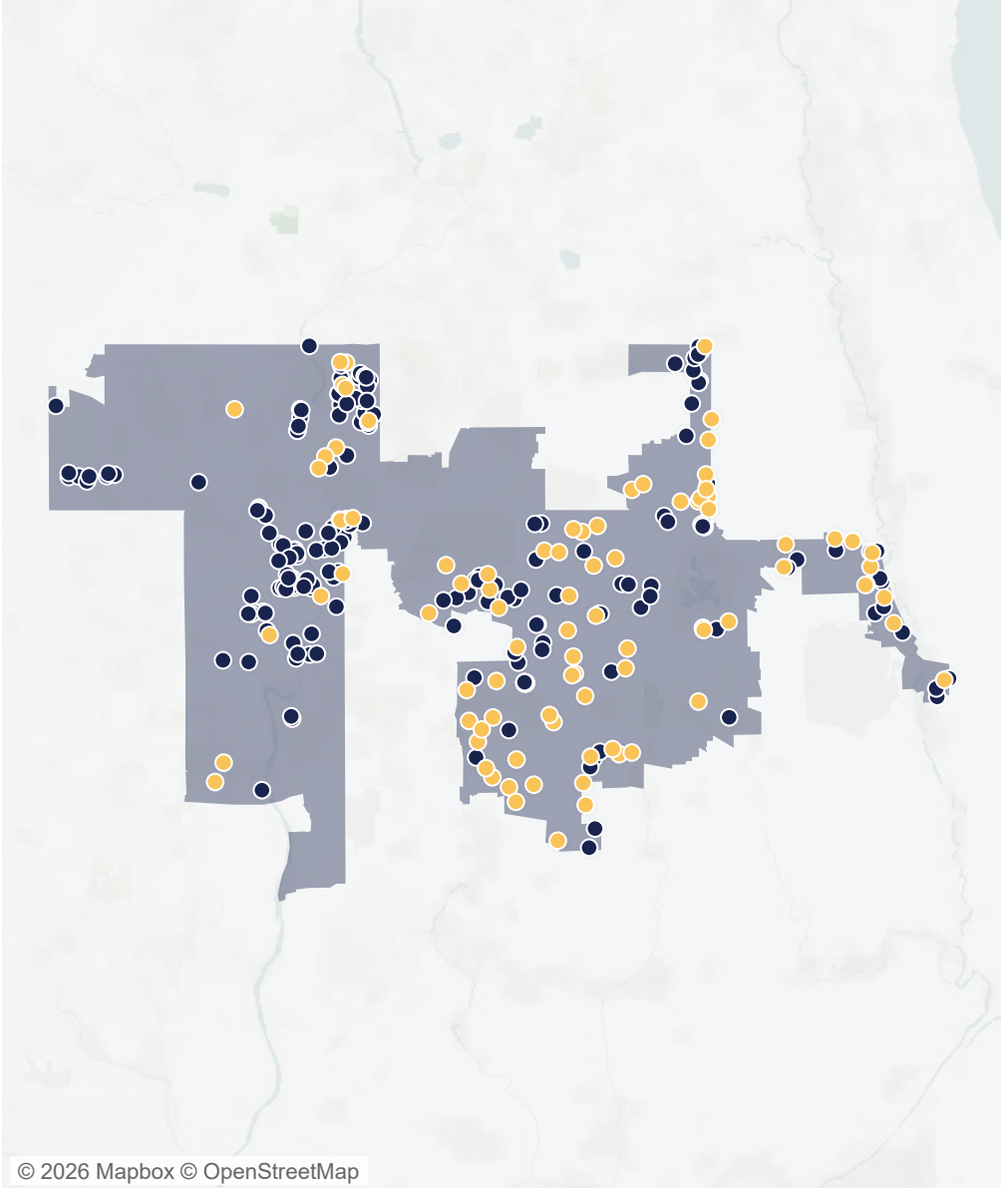
\$1.6M

Grants

Community Advances

\$17.5M

Loans



COMMUNITY IMPACT: IL-08

2021–2025 Selected Activities



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Downpayment Plus® Programs

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



201
Families and
Individuals



\$55,109
Median Income



\$7,934
Average Grant

Community Advance

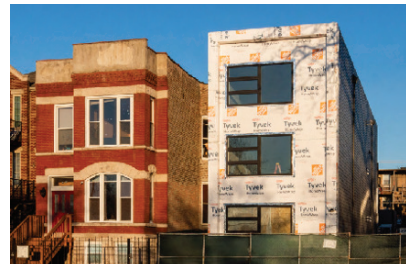
Deeply discounted loans to support community lending projects.

13
Discounted
Loans

\$1,348,718
Average Loan
Amount

4
Jobs Created or
Retained

116
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-08

Loans Funded in 2021–2025



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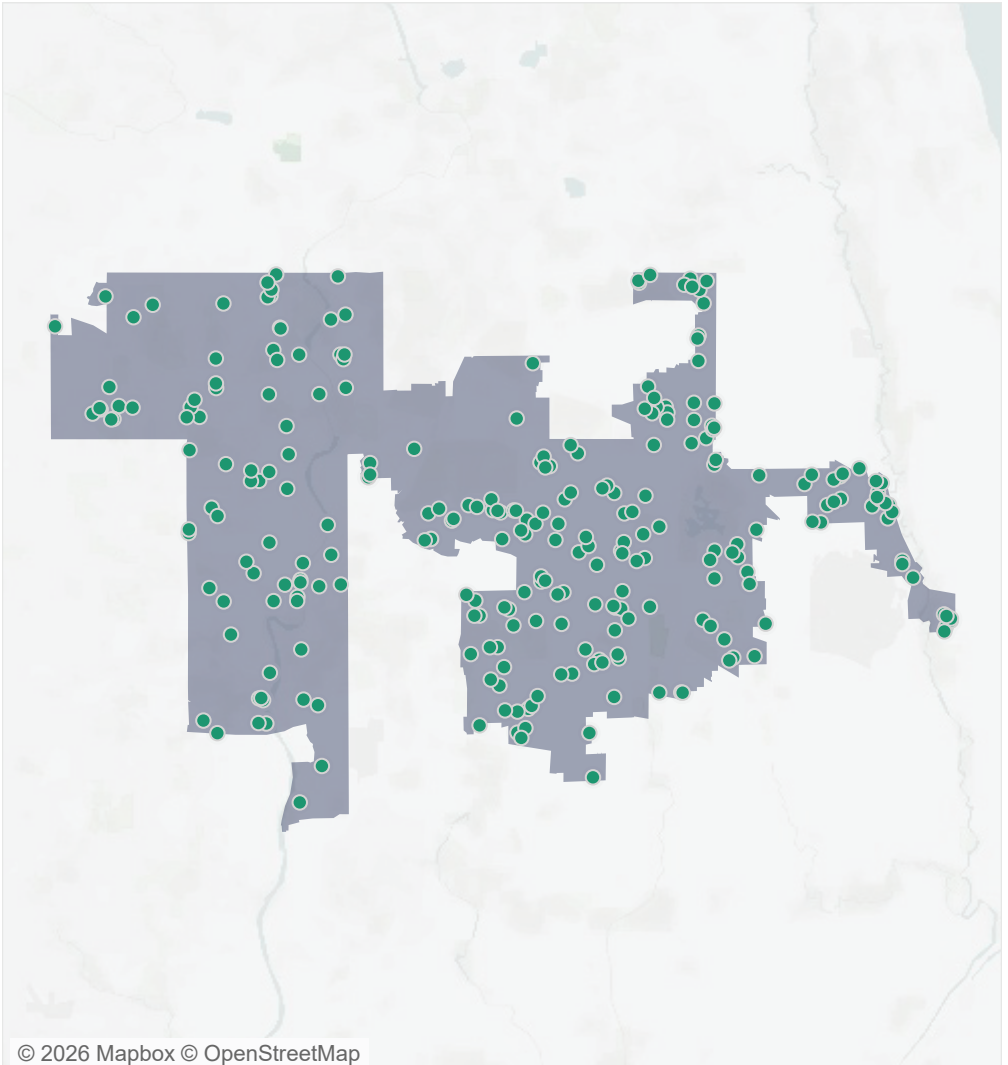
Mortgage Partnership Finance[®] Program (MPF[®])

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.

\$72.0M
Loans Funded

267
Loans

\$250,000
Median Loan Amount



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

MPF[®] PROGRAM: IL-08



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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

