

MEMBERS: IL-10

Membership as of March 31, 2026



FHLBank
Chicago

PREPARED FOR **U.S. REP. BRAD SCHNEIDER**

5

Large Financial
Institutions*

Avg. Assets:
\$4.6B

3

Community
Financial
Institutions*

Avg. Assets:
\$253.5M

5

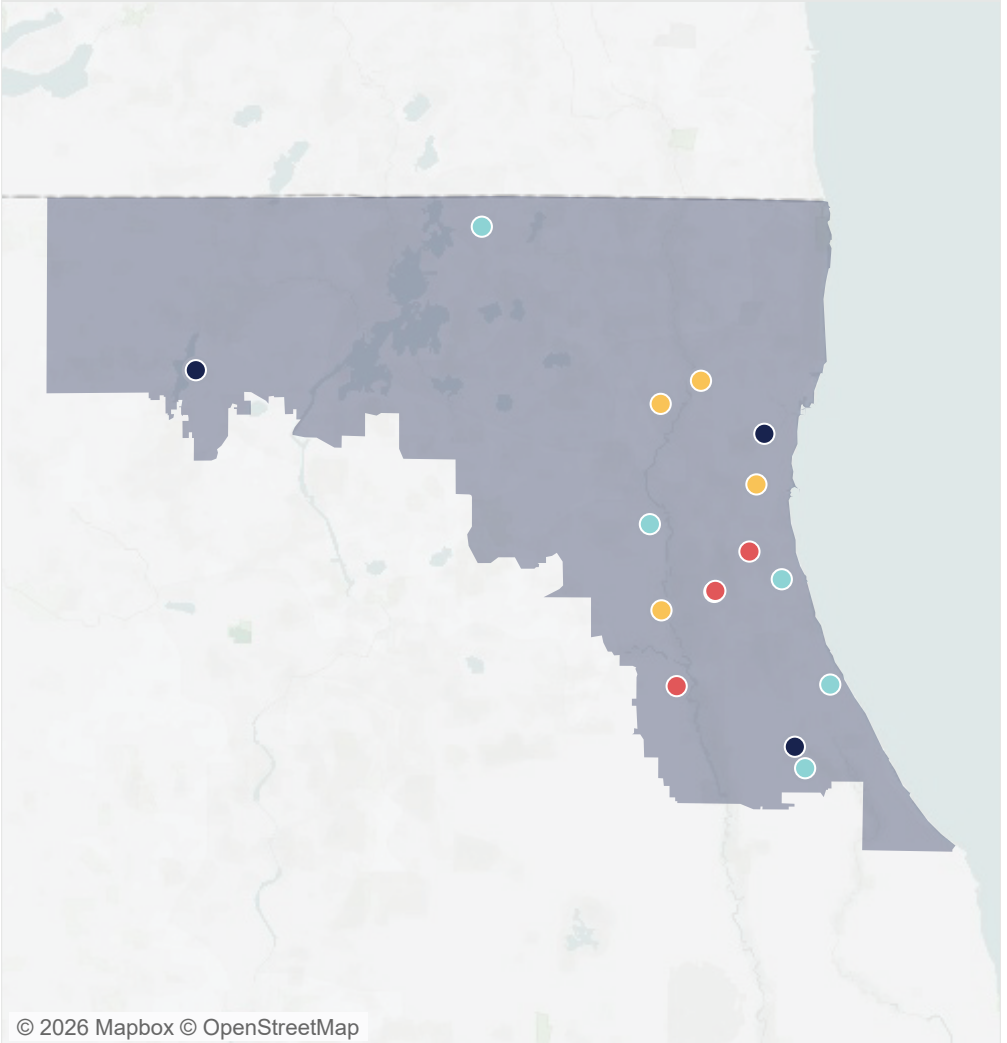
Credit Unions

Avg. Assets:
\$2.7B

3

Insurance
Companies

Avg. Assets:
\$1.8B



*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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-  **Abbott Laboratories Employees Credit Union - Gurnee**
-  **Baxter Credit Union - Vernon Hills**
-  **Community Trust Credit Union - Gurnee**
-  **Consumers Credit Union - Lake Forest**
-  **ELCO Mutual Life and Annuity - Lake Bluff**
-  **Federal Life Insurance Company - Riverwoods**
-  **First Bank Chicago - Highland Park**
-  **First Secure State Bank - Wonder Lake**
-  **Great Lakes Credit Union - North Chicago**
-  **Lake Forest Bank and Trust Company, National Association - Lake Forest**
-  **Libertyville Bank & Trust Company - Libertyville**
-  **North Shore Trust and Savings - Waukegan**
-  **Northbrook Bank and Trust Company - Northbrook**
-  **SmartBiz Bank, National Association - Northbrook**
-  **State Bank of the Lakes - Antioch**
-  **Trustmark Insurance Company - Lake Forest**

COMMUNITY IMPACT: IL-10

2021–2025 Selected Activities



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**Affordable Housing
Program**

\$3.6M

Grants

**Downpayment Plus®
Programs**

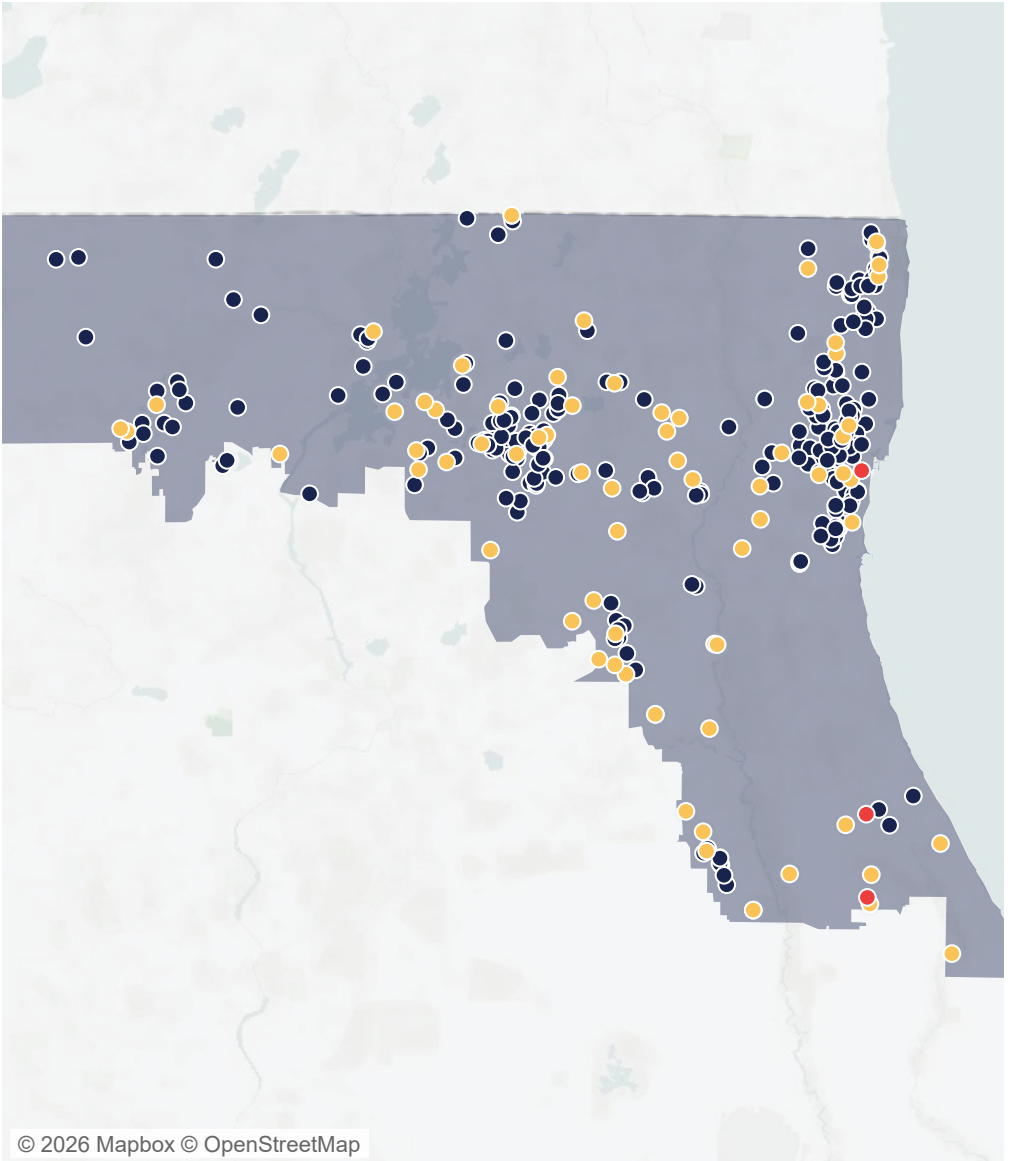
\$2.0M

Grants

**Community
Advances**

\$37.0M

Loans



COMMUNITY IMPACT: IL-10

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.

3
Projects

228
Housing Units

Downpayment Plus® Programs

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



262
Families and
Individuals



\$53,488
Median Income



\$7,737
Average Grant

Community Advance

Deeply discounted loans to support community lending projects.

11
Discounted
Loans

\$3,365,645
Average Loan
Amount

279
Jobs Created or
Retained

211
Housing Units
Supported



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

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MPF[®] PROGRAM: IL-10

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.

\$162.1M

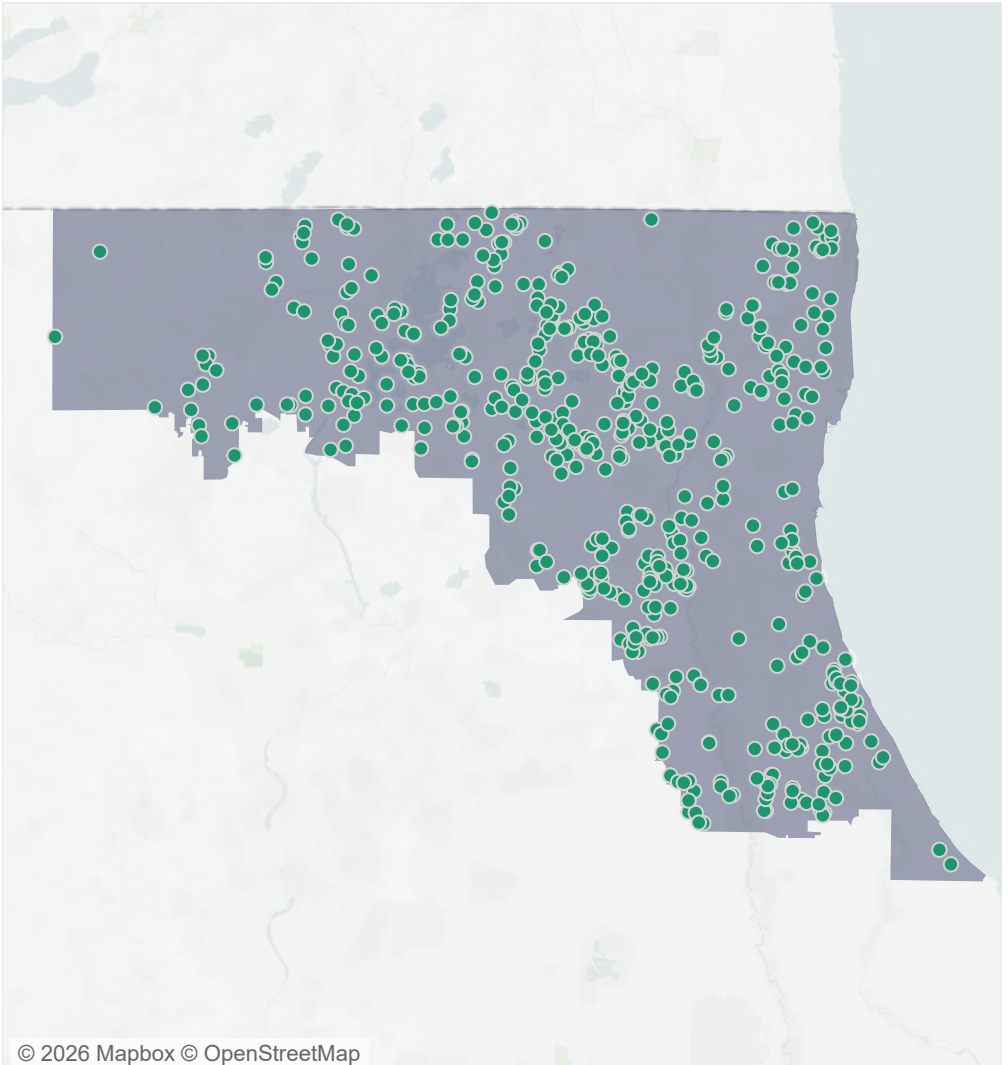
Loans Funded

572

Loans

\$250,875

Median Loan Amount



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

MPF[®] PROGRAM: IL-10



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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



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