

MEMBERS: IL-13

Membership as of March 31, 2026



FHLBank
Chicago

PREPARED FOR **U.S. REP. NIKKI BUDZINSKI**

4

Large Financial
Institutions*

Avg. Assets:
\$6.8B

10

Community
Financial
Institutions*

Avg. Assets:
\$397.5M

9

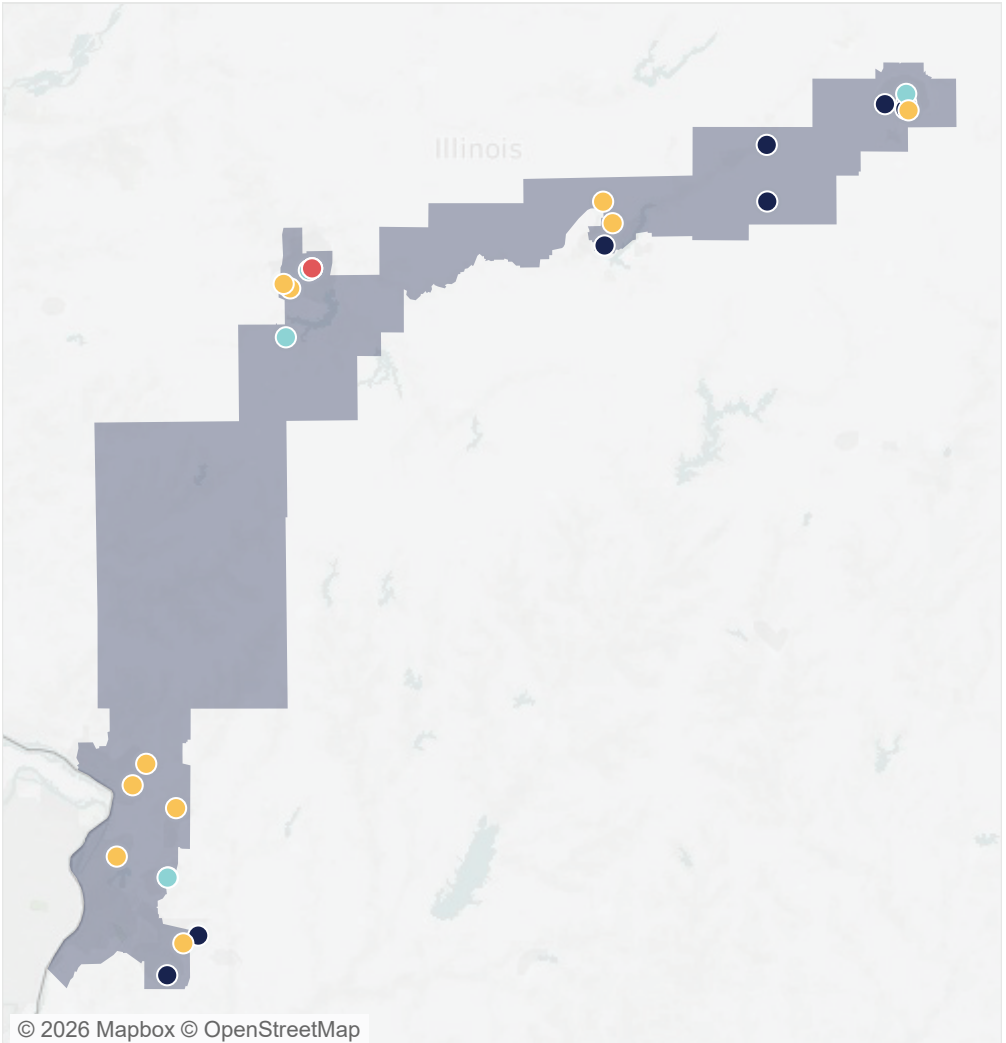
Credit Unions

Avg. Assets:
\$430.0M

3

Insurance
Companies

Avg. Assets:
\$3.7B



*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.

MEMBERS: IL-13

Membership as of March 31, 2026



FHLBank
Chicago

PREPARED FOR **U.S. REP. NIKKI BUDZINSKI**

-  1st MidAmerica Credit Union - Bethalto
-  Bank of Belleville - Belleville
-  Bank of O'Fallon - O'Fallon
-  BankChampaign, National Association - Champaign
-  Busey Bank - Champaign
-  Catholic and Community Credit Union - Shiloh
-  CIBM Bank - Champaign
-  Collinsville Building and Loan Association - Collinsville
-  Decatur Earthmover Credit Union - Decatur
-  FCB Banks - Collinsville
-  First Federal Savings Bank of Champaign Urbana - Champaign
-  First State Bank - Monticello
-  Heartland Credit Union - Springfield
-  Hickory Point Bank and Trust - Decatur
-  Horace Mann Insurance Company - Springfield
-  Horace Mann Life Insurance Company - Springfield
-  Illinois Educators Credit Union - Springfield
-  INB, National Association - Springfield
-  Midwest Members Credit Union - Wood River
-  National Teachers Associates Life Insurance Company - Schaumburg
-  Revity Credit Union - Granite City
-  Scott Credit Union - Edwardsville
-  Security Bank, s.b. - Springfield
-  Staley Credit Union - Decatur
-  State Bank of Bement - Bement
-  United Community Bank - Chatham
-  University of Illinois Community Credit Union - Champaign

COMMUNITY IMPACT: IL-13

2021–2025 Selected Activities



FHLBank
Chicago

PREPARED FOR U.S. REP. NIKKI BUDZINSKI

Affordable Housing Program

\$4.3M

Grants

Downpayment Plus® Programs

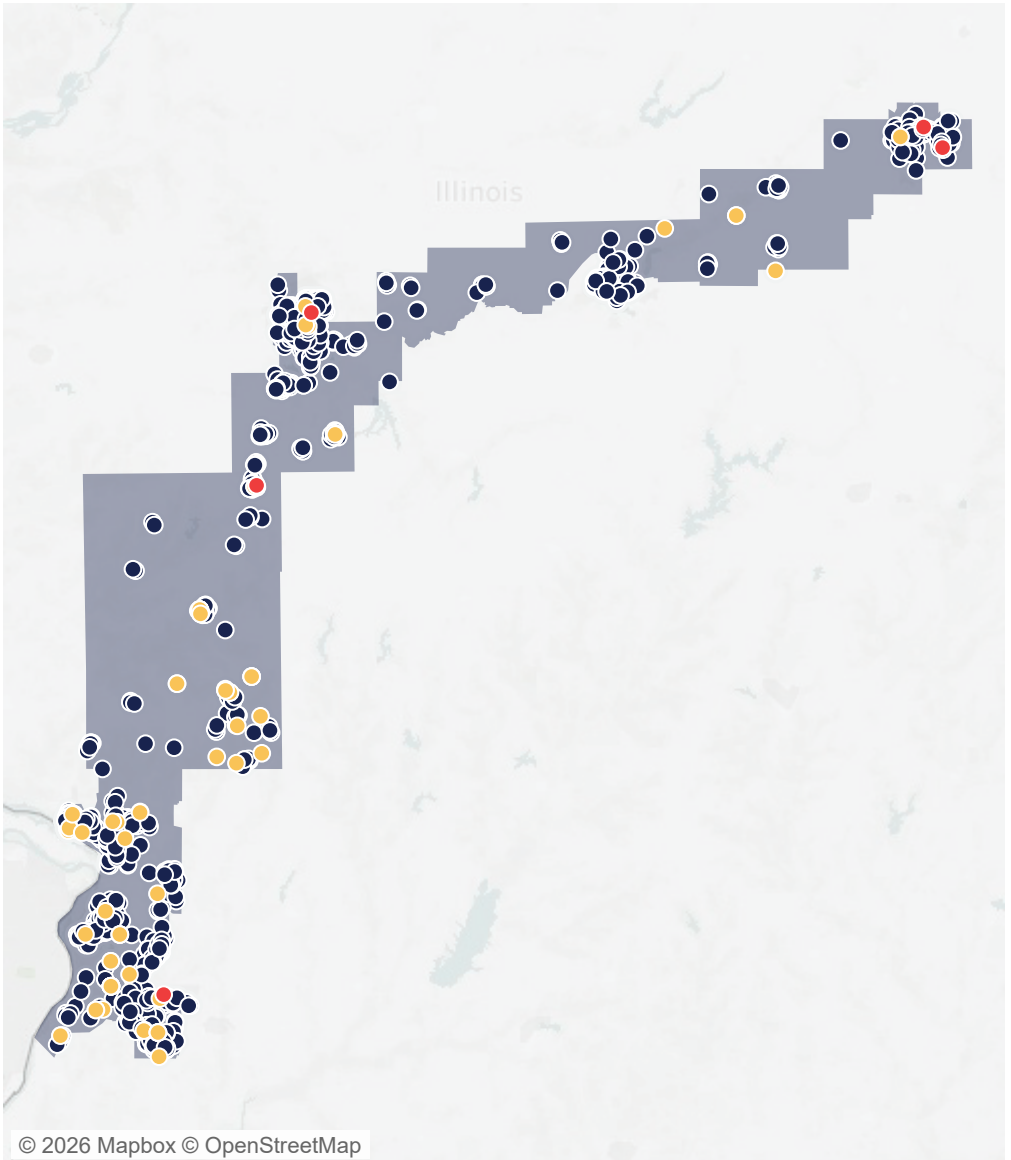
\$15.4M

Grants

Community Advances

\$29.2M

Loans



COMMUNITY IMPACT: IL-13

2021–2025 Selected Activities



FHLBank
Chicago

PREPARED FOR **U.S. REP. NIKKI BUDZINSKI**

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.

5
Projects

406
Housing Units

Downpayment Plus® Programs

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



1,847

Families and
Individuals



\$43,683

Median Income



\$8,324

Average Grant

Community Advance

Deeply discounted loans to support community lending projects.

61

Discounted
Loans

\$478,749

Average Loan
Amount

955

Jobs Created or
Retained

46

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-13

Loans Funded in 2021–2025



FHLBank
Chicago

PREPARED FOR **U.S. REP. NIKKI BUDZINSKI**

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.

\$239.5M

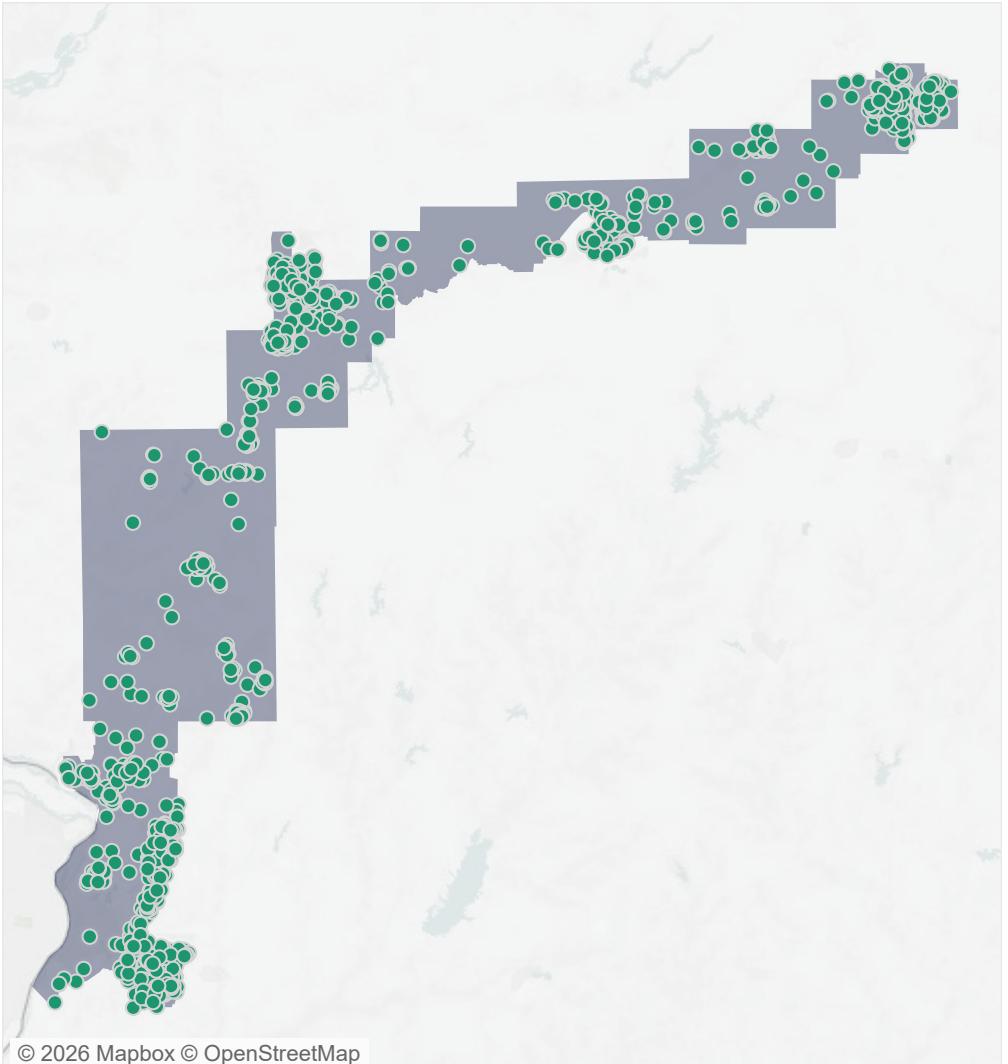
Loans Funded

1,506

Loans

\$133,440

Median Loan Amount



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



PREPARED FOR U.S. REP. NIKKI BUDZINSKI

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

