

MEMBERS: IL-16

Membership as of March 31, 2026



FHLBank
Chicago

PREPARED FOR **U.S. REP. DARIN LAHOOD**

1

Large Financial
Institutions*

Avg. Assets:
\$5.4B

31

Community
Financial
Institutions*

Avg. Assets:
\$333.2M

1

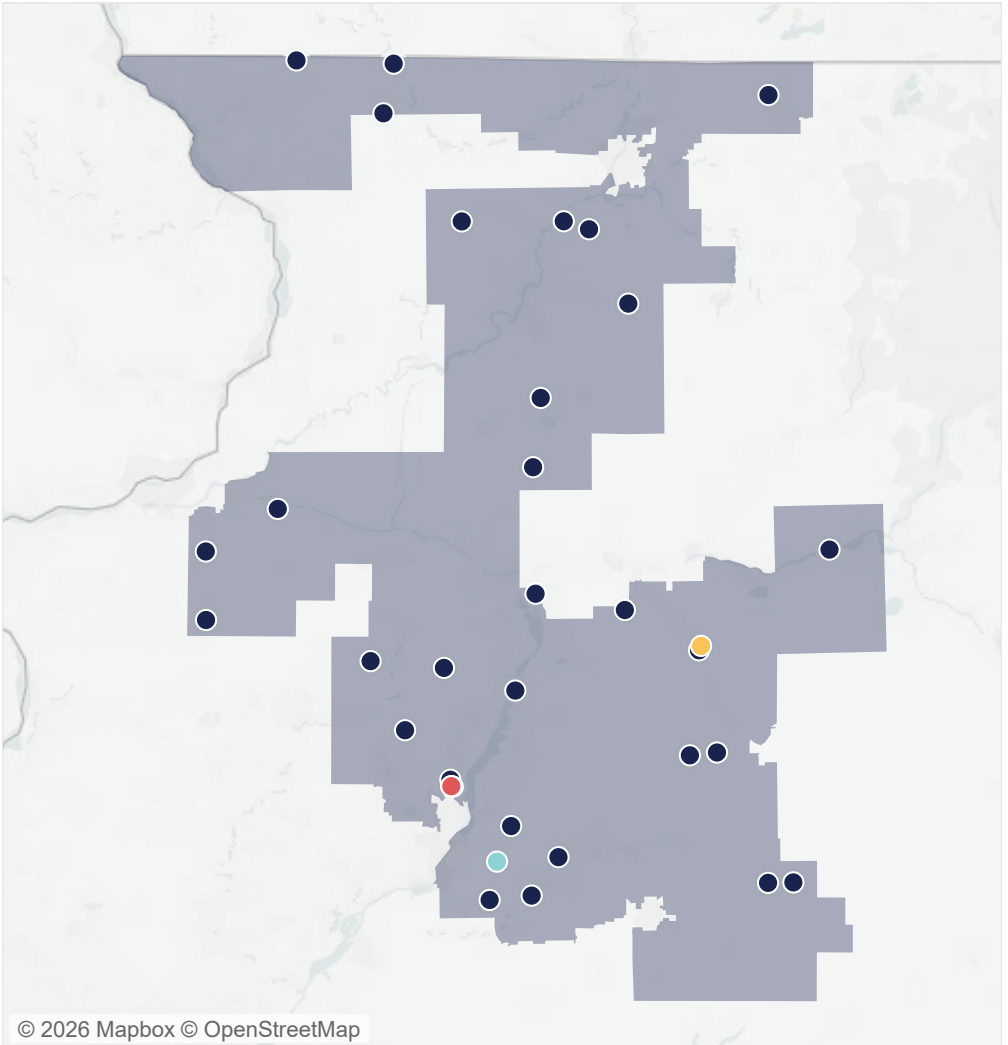
Credit Unions

Avg. Assets:
\$409.5M

2

Insurance
Companies

Avg. Assets:
\$3.1B



*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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- Anchor State Bank - Anchor
- Apple River State Bank - Apple River
- BankOrion - Orion
- Better Banks - Peoria
- Byron Bank - Byron
- Camp Grove State Bank - Camp Grove
- Central Bank Illinois - Geneseo
- Citizens State Bank - Lena
- Community Bank - Winslow
- Farmers State Bank of Western Illinois - Alpha
- First Security Bank - Mackinaw
- First State Bank of Van Orin - Van Orin
- Flanagan State Bank - Flanagan
- Fortress Bank - La Harpe
- Goodfield State Bank - Goodfield
- Grundy Bank - Morris
- Holcomb Bank - Holcomb
- Illini State Bank - Oglesby
- Morton Community Bank - Morton
- Mt. Hawley Insurance Company - Peoria
- North Central Bank - Hennepin
- Peoples State Bank of Colfax - Colfax
- Princeville State Bank - Princeville
- RLI Insurance Company - Peoria
- Solutions Bank - Forreston
- State Bank of Graymont - Graymont
- State Bank of Toulon - Toulon
- Stillman BancCorp N.A. - Stillman Valley
- Streator Home Savings Bank - Streator
- Streator Onized Credit Union - Streator
- The First National Bank in Amboy - Amboy
- The First National Bank in Tremont - Tremont
- The First National Bank of Lacon - Lacon
- The Harvard State Bank - Harvard
- Washington State Bank - Washington

COMMUNITY IMPACT: IL-16

2021–2025 Selected Activities



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Affordable Housing
Program

\$3.4M

Grants

Downpayment Plus®
Programs

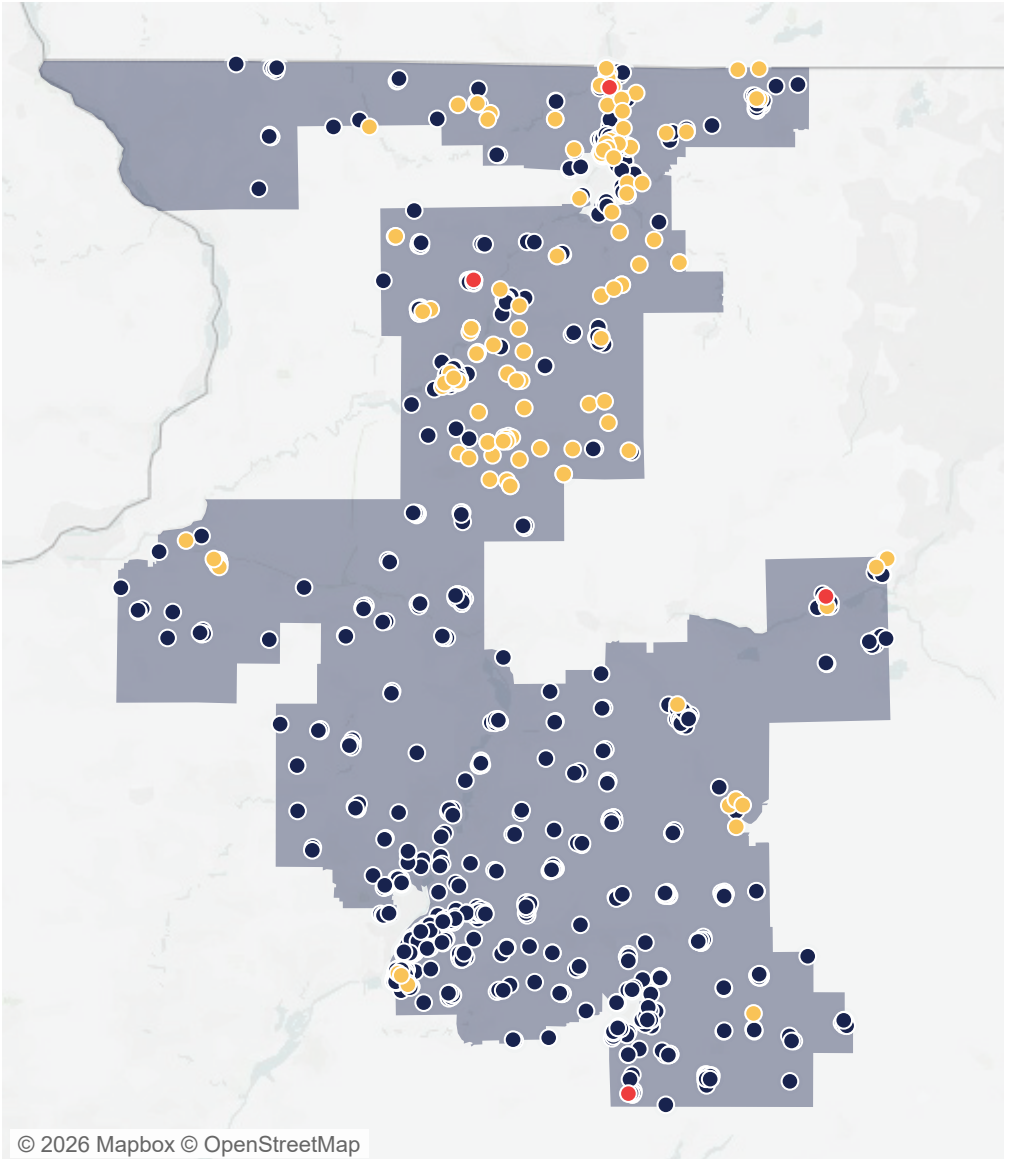
\$9.8M

Grants

Community
Advances

\$32.5M

Loans



COMMUNITY IMPACT: IL-16

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.

4
Projects

104
Housing Units

Downpayment Plus® Programs

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



1,194
Families and
Individuals



\$42,363
Median Income



\$8,176
Average Grant

Community Advance

Deeply discounted loans to support community lending projects.

48
Discounted
Loans

\$676,908
Average Loan
Amount

233
Jobs Created or
Retained

91
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-16

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.

\$483.3M

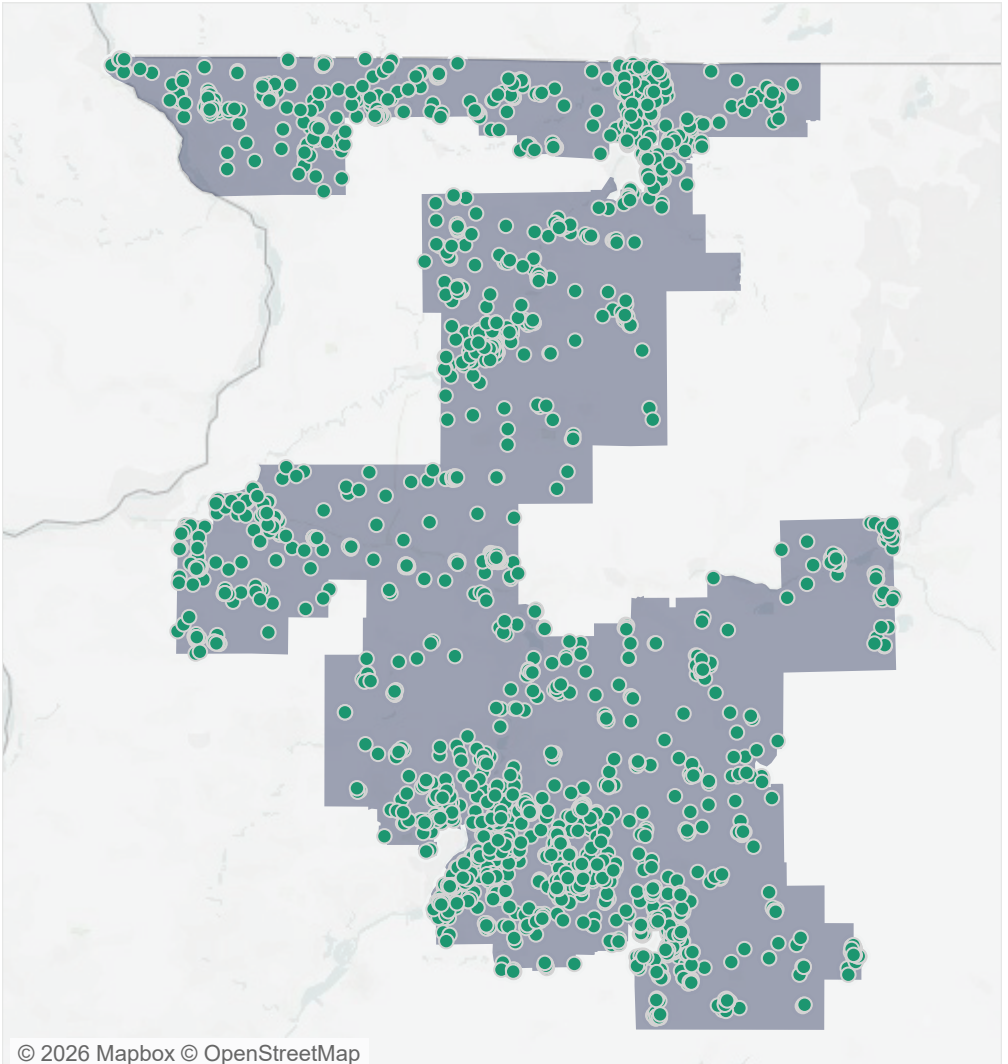
Loans Funded

2,894

Loans

\$146,783

Median Loan Amount



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

MPF[®] PROGRAM: IL-16



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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

