Bank of Choice



We can help you offer your employees an added benefit that also benefits you with our Bank of Choice program.

Health Savings Accounts



A Health Savings Account is a good addition to your company's benefit package. It gives you and your employees access to benefits such as tax-advantaged contributions.





Gift cards are great for business incentive programs, business bonus plans, and business travel.

Bank of Choice

Employee Benefit Banking

"Bank of Choice" is a checking account with a special package of free and discounted financial services that Central Illinois Bank offers to valued commercial customers and their employees. The "Bank of Choice" account allows you the convenience and security of directly depositing your paycheck into a checking account at Central Illinois Bank. You'll receive a \$50 Bonus* just for opening a new account and save money on a complete package of free and discounted financial services.* Contact Corporate Banker to learn about eligibility requirements and complete program benefits.

- Free personal checking account
- Free Online Banking (mobile.html#onlinebanking) with Bill-Pay and eStatements (mobile.html#estatements)
- Mobile Banking (mobile.html#mobilebanking)†
- The CIBM Bank debit card (cards.html#debit), the FlashPoint Card (no annual fee)
- Debit Card Rewards Program
- Free telephone (bankbyphone.html) banking service that allows 24-hour account access
- Free standard checks or a 50% discount on a variety of additional styles
- A credit card (cards.html#creditcards) that provides maximum convenience, flexibility and low cost++
- Optional Overdraft Protection at no annual fee††
- A .25% discount on any installment or home equity (loans.html#homeequity) loan rate with automatic payment debited from your deposit account
- Complimentary medallion signature guarantee and notary service
- Receive a \$50 bonus!* with direct deposit



*A cash bonus will be automatically deposited into your new account upon activation of a direct deposit, which must be within 3 months of the account opening. Cash bonus is considered income and reportable on IRS form-1099-MISC. No minimum balance requirement. An early closing fee in the amount of \$25 may be debited from the account if the account is closed prior to six (6) months.

†Online Banking is required. Connectivity and data usage rates from your wireless service provider may apply. ††Subject to separate product application and credit approval.



Health Savings Accounts

A great way for eligible individuals with high deductible health plans to save for qualified medical expenses. As a business owner a high deductible health plan may be right for your company. HSAs can be a great option to offer your employees to supplement those deductibles.

- Lower your insurance costs
- Added benefit for your employees
- Add value for your employees

Gift Cards

Perfect for anyone, anytime. A prepaid gift can be used anywhere debit cards are accepted. Visit your local branch (locations.html) to pick up your gift card today.

- Visa Business Bonus Rewards Card
- Visa Business Bonus Rewards PLUS Card
- Visa Businss Card



Privacy (privacy.html) Terms of use (terms.html) Security Statement (security.html) Fraud Prevention (fraudprevention.html) FDIC Information (fdic.html) Account Disclosures (disclosures.html)

Order Checks Here (https://www.deluxe-check-order.com)



About Us

Central Illinois Bank, as a part of CIBM Bank, serves communities throughout Central Illinois. At our full-service banking offices you'll find a full array of Personal and Business services to help you create the life you want and to help your business continue to be successful. We work hard to be your partner and we understand that this means listening and responding to the unique needs of you and your company. We are committed to creating customized solutions to assist you in achieving growth and stability.

Learn more 🖸 (about.html)

