

CLAY COUNTY STATE BANK
Listing of Locations, Hours and Services

Main Branch

111 North Church Street
Louisville, IL 62858
Phone – (618) 665-3314
Census Tracts 9720

Branch Locations

2026 – None opened or closed
2025 – None opened or closed
2024 – None opened or closed

HOURS OF OPERATION

Lobby Hours

Monday thru Thursday – 9:00 AM to 4:00 PM
Friday – 9:00 AM to 5:00 PM
Saturday – 9:00 AM to 12:00 Noon

Drive-Up Hours

Monday thru Thursday – 8:00 AM to 5:00 PM
Friday – 8:00 AM to 5:00 PM
Saturday – 8:00 AM to 12:00 Noon

SERVICES

Deposit Accounts (see blue disclosure):

- Regular Checking
- NOW Checking
- Super NOW Checking
- Passbook Savings
- Statement Savings
- Christmas Cub

Certificates of Deposit (see white disclosure)

Individual Retirement Accounts

- Traditional & Roth
- SEP
- Health Savings Accounts

License Sticker Sales

Internet Banking

- Bill Pay
- Mobile Banking

Loan Accounts*

- Consumer Loans
 - Single Pay at Maturity
 - Installment
 - Residential Mortgages or Home Improvement
- Business Loans
 - Lines of Credit
 - Inventory
 - Accounts Receivable
 - Operating Expenses
 - Property Acquisition and Improvements
- Agriculture Loans
 - Operating Expenses
 - Equipment
 - Livestock
 - Mortgages for Purchase of Farm Land or Improvement (Buildings, Grain Bins, etc.)

*All consumer loans are subject to a minimum interest charge of \$100.00. All monthly installment loans are subject to a late charge equal to 5% of the payment OR \$10.00 whichever is greater when payment is made more than 10 days late.