

FINANCIAL FOCUS

ISSUE 4 2016



CTCU.ORG

Be a Super Hero...

**SWIPE
OUT HUNGER**

& Win Cash

**SWIPE AND SIGN EVERYWHERE
WITH YOUR CTCU DEBIT CARD,
AND YOU COULD WIN CASH BACK
FOR THE AMOUNT
OF YOUR PURCHASE!***



ONE WINNER DRAWN WEEKLY

*Swipe Out Hunger: A winner will be randomly drawn using a random selection tool weekly for cash back on their Community Trust Credit Union debit card transaction. Cash back reward cannot exceed \$125.00. Member must sign for transaction to qualify for cash back on purchase. Odds of winning will be based on the number of transactions. Employees of Community Trust Credit Union, their immediate family and anyone living in the same household of such employee are not eligible. Member must be in good standing to qualify for cash back reward. Must be 18 or over to qualify for the promotion. Promotion runs from October 1 thru December 31, 2016. Offer subject to change without notice. Each winner agrees to permit the Credit Union to utilize his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission. No purchase is necessary. Alternative entry can be completed by entering name, address, phone and email on a 3x5 card and mailing to Community Trust Credit Union, 1313 Skokie Highway, Gurnee, IL 60031 attention Marketing. Alternative entry weekly payout is \$32.58. Alternative entry payout is based on the average of prior swipe promo payouts. Limited to one entry per week. Alternative entries will be manually entered into contest.



*CTCU will match all weekly
win amounts to benefit
local food pantries.*



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HOLIDAY CLOSINGS

Columbus Day - Monday, October 10
 Veterans Day - Friday, November 11
 Thanksgiving Day - Thursday, November 24
 Christmas Day - Observed Monday, December 26

HOLIDAY HOURS

We will be closing at noon on the following days:
 Saturday, December 24
 Saturday, December 31

MEMBER APPRECIATION DAY



THANK YOU!

Thank you to all who joined us on September 10 for our Member Appreciation and Shred Truck Event at **Grayslake**. The crowd was wonderful, the food was great and we hope you all had a great time **despite the rough weather**.

HOLIDAY FOOD AND TOY DRIVE

One of the most important parts of the holiday season is giving to those in need. CTCU will be sponsoring a holiday food and toy donation drive in all of our branch locations over this holiday season. Branches will be collecting new, unwrapped toys and non-perishable food items for distribution by the following:

- Marine Corp "Toys for Tots"
- Gifts to benefit Warren Township Food Pantry Seniors
- Veteran Tags to benefit The James Lovell VA Hospital
- Branch Food Collection Bins to benefit local food pantries

Please help CTCU spread some holiday joy by stopping by any of our branches and donating to those in need.



HOLIDAY SKIP-A-PAY

Enjoy a month off from your vehicle loan! Look for the Skip-A-Pay application at www.ctcu.org in November and bring it to any branch location.

Skip-A-Pay requests must be received no later than the 8th day of December. A service fee of \$40 will be assessed from one of your CTCU accounts. If you choose to Skip-A-Pay, all auto transfer payments will resume after the skipped month.

You can transfer the fee from one of your Community Trust Credit Union accounts or write a check for \$40 per loan Skip-A-Pay today! Download the application from our website www.ctcu.org or stop by any branch.

Get a \$10 discount on fees! Return your form by December 1st and you'll qualify for a discounted fee of \$30 per loan – a \$10 savings per loan!



CTCU EMPLOYEES' ANNIVERSARIES

OCTOBER

10/16	Nikki Vostatek	12 yrs.
10/20	Karen Puhl	7 yrs.

DECEMBER

12/01	Ron Carlson	11 yrs.
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OFFICES

1313 Skokie Highway
 Gurnee, IL 60031

1263 N. Route 83
 Grayslake, IL 60030

1380 Deep Lake Road
 Lake Villa, IL 60046

Federally insured by NCUA

PHONE SERVICES

Contact us at 847-662-2050
 Toll-free 877-342-4788
 (outside of 847 area code)

Any Hour Loan Application
 1-800-837-3059

ART – Audio Response Teller
 847-775-1711
 Toll-free 877-342-4788, option 8
 (outside of 847 area code)

OFFICE HOURS

Lobby
 Mon-Thur 9:00 a.m. - 5:00 p.m.
 Fri 9:00 a.m. - 6:00 p.m.
 Sat 8:00 a.m. - noon

Drive-up
 Mon-Thur 7:30 a.m. - 6:00 p.m.
 Fri 7:30 a.m. - 7:00 p.m.
 Sat 8:00 a.m. - noon

BOARD OF DIRECTORS

Bud Reed, Chairman
 Don Fontana, Vice Chairman
 Corey Clark, Secretary
 Dan Kloczkowski, Treasurer
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 Linda Wegge
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