



# F I N A N C I A L focus

*On-Line Services Help  
Keep Finances In Line*

*Redesigned Website  
Enhances Home Banking*

*Redesigned Gurnee  
Branch Grand Opens*

*Holiday Toy Drives  
Show We Care*

*CTCU Offers College  
Scholarships*

*Annual Meeting Open to  
All Members, March 24*

*TurboTax For The Web  
Eases Tax Prep*

*CTCU Can Help With  
Holiday Expenses*

*Free IRA Seminar*

*CTCU Supports Avon  
Township Food Pantry*

## **NEW YEARS RESOLUTION: Use CTCU's On-Line Financial Services To Keep My Finances "In Line"**

Community Trust Credit Union is dedicated to providing you with the latest programs and services that make it simple, convenient and financially advantageous for you to conduct all of your financial matters with us. That's why we have redesigned our on-line website to be even easier and more functional than before. Check it out today at [www.ctcu.org](http://www.ctcu.org).

We've also taken secure home banking to a whole new level with the introduction of our enhanced **CTCU eBranch** (formerly CH@T). CTCU eBranch is a totally free service that provides you with home banking whenever and from wherever you choose. CTCU's eBranch has additional layers of security to prevent non-authorized access to eBranch, so you can be assured that your transactions are safe, secure and confidential.

With eBranch you can view your CTCU statements and cancelled checks on-line, which makes it easy to balance your checkbook and complete other account transactions. You can also access your CTCU savings and loan accounts, transfer funds from one account to another, and inquire on previous financial transactions. eBranch even helps you avoid late fees by allowing you to make loan and VISA payments with just a few clicks of your computer mouse.

And if you're into the stock market, eBranch lets you check stock quotes and export data files that can be imported into popular money management programs, such as MS Money.

### **New E-Alerts Inform You of Account Activity**

E-Alerts is an exciting new service that alerts you, via email, of account activity in any CTCU account. It's as simple as selecting "Notifications" from the Account Access menu in eBranch. E-Alerts notify you, via email, if account balances reach a level or when a specific check has cleared. You can also schedule to receive an email notification when your certificate of deposit is going to renew.

### **Coming Soon to a Computer near You – Online Bill Pay**

Think how much time you could save if you didn't have to write checks and mail reoccurring bill payments, such as mortgage and utility bills, each month. In late March, we will begin offering Online Bill Pay via eBranch at [www.ctcu.org](http://www.ctcu.org). You'll save time and avoid potential late payments fees by signing up. You can have any bill you designate paid automatically with CTCU Bill Pay.

For a demonstration on how the eBranch service works, visit any of our branch offices or log on to [www.ctcu.org](http://www.ctcu.org), click on the "eBranch Access" and follow the easy instructions.

Rates subject to change.

APR †\*

Mortgages  
15 & 30 year terms Call

Home Equity Line of Credit  
80% loan to value Prime\*  
81-90% loan to value Prime\* + 2%

Home Equity (fixed rate, closed end)  
up to 80% 81-90%

1-5 years	5.75%	6.75%
6-10 years	6.50%	7.25%
11-15 years	7.00%	7.75%

New Vehicles\*\*

2004-2005	Interest Rate	1st Rate Club** As Low As
24 months	4.99%	3.99%
36 months	4.99%	3.99%
48 months	4.99%	3.99%
60 months	5.25%	4.25%
72 months	6.25%	5.25%

Used Vehicles\*\*

2003-05	5.25%
00-02 up to 48 months	5.25%
98-99	10.00%

Signature Loans 14.00%

Overdraft Protection 15.9%

Share Secured Loan  
2% above APR † secured funds  
Minimum 4%

Visa Cards  
Classic 14.9%  
Gold (min. \$5,000) Prime\* + 1%  
no annual fee; 25-day grace period

\*The Prime Rate as published in The Wall Street Journal as of December 24, 2004 is 5.25% APR.

\*\*First Rate Club: Deduct .20% for each qualifying service up to a maximum of 1.00% APR off your next vehicle, signature or fixed rate home equity loan. Ask a CTCU representative for qualifying services.

† APR = Annual Percentage Rate

## President's Corner

### COME ONE...COME ALL

#### Open House Celebrates Our Newly Remodeled Gurnee Headquarters

As a Member-Owner of Community Trust Credit Union, you can take pride in our strong commitment to enhancing our personal service. The most recent example is our newly remodeled lobby and member service areas at our Gurnee branch, which is located at 1313 Skokie Highway.

To officially open our remodeled Gurnee branch, and thank each of you (and our staff members) for being patient and understanding during our transformation, we are having an Open House on Saturday, January 22 from 8:00 am to 12 (Noon).

Refreshments will be served and we'll be showing off our exciting new space, which has been entirely redesigned to speed service and inform our members of all of the advantages of being a part of the credit union movement. Hope to see you there!



### TOYS FOR TOTS AND ANGEL TREE CONTRIBUTION RESULTS

Once again we have had another successful Community Trust Holiday Toy Drive. Thanks to our members, we collected over 850 gifts to be distributed to local families via the Toys for Tots and Angel Tree programs.

The Toys for Tots program is run by the Marine Corps Reserve, who established the donation program to provide families in need with new toys during the holiday season. Community Trust is proud to support this annual initiative by providing drop-off bins in all three locations...and our members do the rest!

The Salvation Army Angel Tree Project also supports families in need during the holiday season. Designated recipients are asked to list items they need for their children on an angel tree ornament. We then hang those ornaments on Christmas trees located in our lobbies. Members had the opportunity to pick the ornament of their choice and shop for the requested item.



A representative of the Marine Corps joined Santa and honorary elf - CTCU Kids' Club Mascot Max Million - in welcoming kids of all ages to share in the magic of Christmas at Community Trust.

## SCHOLARSHIP APPLICATIONS NOW AVAILABLE!

We are now accepting applications for our annual college scholarship program. In order to be eligible, the high school student and/or parent must be a CTCU member in good standing for at least one year. Applications are available at all three branch offices and must be returned by March 1, 2005. Contact a Member Service Representative for more details.

## ANNUAL MEETING OPEN TO ALL MEMBERS

This year's annual meeting will be held on Thursday, March 24th starting at 5:30 PM in our Gurnee Office, which is located at 1313 Skokie Highway.

## TURBO TAX NOW ONLINE AT WWW.CTCU.ORG

Something Left Undone?

- ✓ Pick up clothes at Dry Cleaners
- ✓ Take the dog to the Vet
- ✓ Dental appointment - 2pm Monday

Prepare and File My Taxes

**TurboTax**  
for the Web

Do your taxes the easy way!  
Go to our website and click on the TurboTax for the Web link.

It's as easy as 1-2-3:

1. Guides you through your return step-by-step.
2. Double-checks your return for accuracy.
3. Files your return electronically.

It's updated with the new tax law changes to help you get every deduction and tax savings you deserve.

Have your tax refund directly deposited into your account and receive your refund in as little as 7-12 days.

Visit our Website today!

We have the Tax Solution for you!  
E-File your taxes is the fastest, most accurate way to GO!

For more information, contact a credit union representative or call Credit Union Tax Services at 1-800-613-4406

©2004 TurboTax and TurboTax for the Web, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

## JOIN THE CTCU HOLIDAY CLUB

Does holiday shopping leave you paying off credit card debt until the next November? CTCU's Holiday Club is a special account to help you put aside money each month to use during the holidays, while earning terrific interest rates all year.

Holiday Club balances are transferred to your savings in November, after October dividends are paid. It's never too early to start saving for holiday expenses. Open your Holiday Club account today, and starting next year, you could never have to worry about post-holiday debt again.

## MORTGAGE CORNER

Don't let holiday bills get you down. **Take care of those holiday expenses** by utilizing the equity in your home. Interest rates on First Mortgages are still at historic lows, or you can take advantage of our Home Equity Loan Programs.

Community Trust has fixed and adjustable rate loans to fit all of your financial needs. Stop in or call any of our branches or our 24-Hour Loan Line to start the process. And remember, CTCU can help you purchase a new home as well as refinance your existing home. **CALL TODAY.**

Rates subject to change.

### Share Certificates

(\$1,000 minimum deposit)

TERM	APR *	APY **
3 months	1.64%	1.65%
6 months	1.98%	2.00%
1 year	2.47%	2.50%
18 months	2.47%	2.50%
2 years	2.81%	2.85%
3 years	3.45%	3.50%
4 years	3.69%	3.75%
5 years	4.12%	4.20%

### Variable IRA

(\$10 minimum)

TERM	APR *	APY **
3 months	.25%	.25%

### Share Savings

(\$50 minimum)

APR *	APY **
.25%	.25%

### Money Market

(\$2,500 to \$19,999 minimum)

APR *	APY **
.855%	.86%

(\$20,000 and up)

APR *	APY **
1.1095%	1.10%

### Youth Account

(minimum \$10)

APR *	APY **
.25%	.25%

\*APR = Annual Percentage Rate

\*\*APY = Annual Percentage Yield

All deposits at Community Trust Credit Union are insured up to \$350,000. \$100,000 by the NCUA, a governmental agency and \$250,000 by ESI, a private insurance fund.



**Offices**

1313 Skokie Highway  
Gurnee, IL 60031

1263 N. Route 83  
Grayslake, IL

1868 Belvidere Road  
Grayslake, IL 60030

Contact us at: 847-662-2050

Toll-free 877-342-4788  
(outside of 847 area code)

**Phone Services**

Any Hour Loan Application  
1-800-837-3059

ART - Audio Response Teller

847-662-7346  
Toll-free 877-457-7553  
(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:**

Edward Clark, Chairman  
Sharon Depke, Vice Chairman  
Elmer (Bud) Reed, Secretary  
John J. McCaughey, Treasurer  
Gilbert Bennett, Sr.

**NEWS BRIEFS**

**Free IRA Seminar on February 3rd**

*Program to offer tips on securing your family's financial future*

Call it a New Year's resolution or simply a smart step in securing your financial future. No matter how you look at it, plan to attend the free IRA Seminar on February 3rd from 6:00-7:30pm in our newly remodeled Gurnee office. You'll see how we've changed for the better, and learn how you can use an Individual Retirement Account (IRA) to assure the best financial future for your family. Refreshments will be served, along with tips on how you can:

- ✓ Make regular contributions to your company's 401K plan or other qualified retirement plan.
- ✓ Maximize your IRA contributions (up to \$4,000 per year into your traditional or Roth IRA.)
- ✓ Roll over your 401K or retirement plan into an IRA from CTCU . We offer a range of flexible IRA products that allow you to delay taxes and avoid the 20% federal withholding.

To register to attend this free IRA Seminar, please call (847) 662-2050 ext. 244.

*Community Trust Credit Union is proud to introduce Brad Jenks as its new in-house investment expert.*

To start off 2005 on the right foot, Community Trust is not only introducing a new look with the renovation of the Gurnee branch, it is also introducing a new investment program for members.

CTCU decided it was time for members to benefit from an in-house investment program. Partnering with Brad Jenks and his conservative investment approach was a logical step in bringing those services to CTCU. Brad Jenks has been providing sound investment advice in Gurnee for the past 10 years. Over the years, Brad has become an active member in the community. He volunteers his time to the Breakfast Exchange Club of Gurnee, advises the Excel club for high school students in the area and is currently a board member at the Gurnee Chamber of Commerce and LaCasa.

Starting in January, members will have access to his free advice, and investment management program. Come in and get a free investment portfolio review and see what all the excitement is about!

**New Employees**

Community Trust Credit Union is pleased to welcome the following new staff members:



Armann Hosseini started as a part-time teller in our North Grayslake office September 21.



Katie Morris started October 4 and is now a full-time teller in our Gurnee office.



Nichole Grover started on October 16 as a part-time teller in our Gurnee office.



Jenny Harrison started October 16 as a full-time teller in our South Grayslake office.



Diane Osburn started November 8 as a full-time teller in our North Grayslake office.

**Help The Avon Township Food Pantry Help Those in Need**

Join us in helping the Avon Township Food Pantry continue to provide help to families in need throughout the Round Lake area. The pantry served more than 360 families and 8700 individuals during 2004, despite having to close its doors for a brief time because it ran out of food. Please help us to make sure this does not happen again.

**Holiday Closings**

Community Trust Credit Union will be closed or closing early on the following holidays:

- January 17, Martin Luther King, Jr. Day
- February 21, President's Day

You can still take care of your financial needs when CTCU is closed by:

- using your CTCU ATM card or Master Money Debit Card to access cash
- calling ART - CTCU's audio response teller at 847-662-7346 (outside 847 area code dial 877-457-7553)
- or going on-line to [www.ctcu.org](http://www.ctcu.org).

Remember, our CTCU Any Hour Loan Service is open 24-hours a day, seven days a week. Call 800-837-3059 to take advantage of this quick, convenient service that is available to all of our members.

**FINANCIAL focus**

Financial Focus is published quarterly for the members of Community Trust Credit Union.  
John Bratsakis, Jr., President

1313 Skokie Highway  
Gurnee, IL 60031

1868 Belvidere Road  
Grayslake, IL 60030

1263 N. Route 83  
Grayslake, IL

847-662-2050

Toll-free 877-342-4788  
(outside 847 area code)



