



FINANCIAL focus

TAKE A GOOD LOOK AT COMMUNITY TRUST'S HIGH DEFINITION HOME EQUITY LOAN

*Focus Your Dreams
with a CTCU "High
Definition" Loan*

*CTCU eBranch is
Safe, Easy, Free*

*Member Appreciation
Day – June 25th*

Community Update

*Investor Corner –
Free Portfolio Review
Offer Extended*

*Mortgage Corner –
CTCU's Mortgage
Options Put Spring in
Your Step*

*CTCU Welcomes New
Member Service Staff*

Looking to get a new car, remodel your home or take that vacation of a lifetime? Now you can finance your dreams with a Home Equity Loan from Community Trust, at below-Prime APR. Plus you could win



a megasized Plasma HDTV, to enjoy the best in sports, movies & all your favorite shows.

With Community Trust's new "High Definition" Interest Only Home Equity Loan Program, you can borrow as much as you need (up to

90% of your home's loan-to-value) to be used whenever and however you wish over a 10 year period. During this draw period you will only be asked to pay the interest on the amount borrowed. Larger payment can be made at any time to reduce your principal balance.

The interest rate will be based on the dollar amount of the Line of Credit limit. For example, High Definition Line of Credits ranging from \$10,000.00 to \$49,999.00 will be at Prime, which is currently 5.75%. \$50,000.00 to \$99,999.00 will be at Prime minus 0.1% - example 5.65%, and \$100,000.00 to \$200,000.00 will be at Prime minus 0.25% - example 5.50%. CTCU members with current home equity loans will have the option of going with the new program or staying with their current loan structure.

*APR = Annual Percentage Rate. Rate is based on the Prime Rate as established in The Wall Street Journal on the last day of the month. The Prime rate in effect as of March 22, 2005 was 5.75%. Combined loan to value must be 90% or less. Applies to a minimum advance of \$10,000 or more. Lifetime floor is 3.00% and cap of 18.00%. Lines of credit range from \$10,000 - \$200,000. Lines from \$10,000-\$49,999 will be at Prime, \$50,000-\$99,999 will be at Prime minus 0.1% and \$100,000-\$200,000 will be at Prime minus 0.25%. Grand Prize! 42" High Definition Plasma TV How to Enter: When you are approved for a Home Equity Line of Credit (HELOC) from Community Trust Credit Union (CTCU) between March 14 and May 31, 2005 you'll be automatically entered to win the 42" Plasma High Definition TV. CTCU is the sponsor of this promotion. The odds of winning depend upon the number of members who enter the promotion. As a member, there is no purchase necessary. If you do not wish to apply for a HELOC or are not approved for the line from CTCU, but would like to enter the sweepstakes, send a 3" x 5" card with your name, address and telephone number to "High Definition Home Equity Loan Sweepstakes", Community Trust Credit Union, 1313 Skokie Hwy, Gurnee, IL 60031 Attention: Marketing Department. One entry per household. If you are approved for the HELOC, but do not wish to be entered in the promotion, please contact CTCU's Marketing Department. CTCU employees, immediate family and anyone living in the same household of such employees are not eligible to participate. The drawing will be conducted on or about June 7, 2005. Winners will be notified by phone or in writing on or about June 14, 2005. As a condition of accepting the 42" High Definition Plasma TV, the winner must agree to have his/her name utilized by CTCU in promotional materials. Winner's name will be announced on CTCU's website. The winner is responsible for any local, state or federal taxes.

President's Corner

CTCU eBranch (www.ctcu.org) is Safe, Easy, Fast and Free 24/7 Transactions are just a few clicks away!

Community Trust is dedicated to providing the latest programs and services that make it easy, convenient and financially advantageous for you to conduct all of your financial matters with us. Our eBranch at www.ctcu.org can be accessed day or night from any on-line computer to review your accounts, find great information, apply for financial products and utilize a wide variety of secure services all from the privacy of your home or office, including: Bill Payment & Presentment, eStatements, Automatic Funds Transfers, Loan Applications, Check Reorder, VISA Account Review, Auto Buying Service, Used Vehicle Reports, Credit Reports & Monitoring, Tax Preparation & Filing, and much more.

FREE E-Statements - Tired of waiting until the end of the month to get a statement of your account activity? Now you can save time and conveniently access your financial statements online, whenever you want, instantly. By waiving your monthly paper statements, you'll be doing your part to help our environment, while gaining the ability to review account transactions on-screen, save them into a computer file for future reference, or print it out to discuss with family members. Our Online Statements feature is available to you round-the-clock and is just another way to help you manage your financial information. Simply. Conveniently. Securely. So what are you waiting for? To find out more or to enroll to begin receiving your Online Statement, instead of a statement by mail, stop by any CTCU branch and speak with a member service representative or login to www.ctcu.org.

Online Auto Shopping Tools Help "Drive" a Hard Bargain With Car Dealers - One of our most popular website features are the Auto Shopping Tools that let you calculate the advantages of taking the cash rebate (instead of the 0% dealer financing) and getting an affordable CTCU vehicle loan instead. We can even help you set up easy, automatic payments with a CTCU auto loan. Before you go car shopping, use our website tools to determine: how much car you can afford, what your monthly payments would be, which auto loan costs more in the long-run, and whether it is more advantageous to lease or purchase a vehicle. You can also click on the CarQuotes section at the bottom of our website's Auto Loan page to receive a CARFAX vehicle history report on a used car you are considering, as well as to get a no hassle, no haggle, deep discounted price quote that will give you added leverage when negotiating with the car dealer.

COMING SOON: On-Line Bill Pay - Another eBranch advance - On-Line Bill Pay - will be coming to a personal computer near you in the next few weeks. Think how much time you'd save if you didn't have to write checks and mail reoccurring bill payments, such as mortgage and utility bills, each month. We're in the final stages of testing secured on-line bill pay that will let you save stamps and time, while avoiding late fees and strengthening your credit history.

Rates subject to change.

APR †*

Mortgages

15 & 30 year terms Call

Home Equity Line of Credit (up to 90% Loan to Value)

\$10,000-\$49,999 Prime*
\$50,000-\$99,999 Prime* -0.1%
\$100,000-\$200,000 Prime* -0.25%

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 March
22, 2005 is 5.75% APR.

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

† APR = Annual Percentage Rate

MEMBER APPRECIATION DAY - SATURDAY, JUNE 25TH

Join us for fun and excitement at Community Trust's annual "Member Appreciation Day" on Saturday, June 25th from 9:00 a.m. to 1:00 p.m. We will have lots of food and fun giveaways during the day. Plus, we'll have a magician there to entertain the kids. Please stop by and visit with Max Million, see our new CTCU van and much more! See you there.

Daffodil Days Helps Fight Cancer

To support the American Cancer Society's annual "Daffodil Days" fundraiser, CTCU



CTCU President John Bratsakis (right) greets Great Lakes Naval Training volunteers, who delivered Daffodils for our members.

bought over \$1,500 in Daffodils to hand out to our members. "Daffodils brighten

any room and bring a smile to peoples' faces," said CTCU President John Bratsakis. "We're proud to support of ACS's efforts to eradicate cancer."

CTCU Teaches Financial Education

Lynne Timmerman, CTCU's Human Resources & Trainer visited Millburn Elementary School's 4th Grade Class,



to give kids the opportunity to create their own mock businesses and gain a better understanding of

the economic world. She stressed the importance of financial education and continued learning in their jobs. "I told them that even I am still in school and using education to help me in my job every day."

CTCU FOOD DRIVE IS "SWEET SUCCESS"

Thanks to all of our members who donated canned goods and packaged foods to our Community Trust Food



from left: Kathy Lennon, Maureen Lennon, Stephanie Calvert, Nancy Artz, Cathy Hill. Avon Township Food Pantry officials noted that donations like this help sustain their service year-round.

Drive during the month of February. Items collected were donated to help the Avon Township Food Pantry continue to assist needy families throughout the Round Lake area. The pantry served more than 360 families and 8700 individuals last year.

INVESTOR CORNER

Due to the huge response that Brad Jenks has received to his offer to provide our members with a free portfolio review, he has extended the offer. "We were able to help many members either balance their old portfolios or shape effective new ones," explained Jenks, an investment expert who recently joined Community Trust's in-house member service team. "We also helped members who had either retired or left a job recently maximize their retirement plans."

Don't hesitate to join dozens of fellow members who have streamlined and simplified their investments through Brad's professional help. Call 847-662-2050 ext 208 to set up an appointment and find out what all the buzz is about.

Rates subject to change.

Share Certificates

(\$1,000 minimum deposit)

TERM	APR *	APY **
3 months	1.98%	2.00%
6 months	2.28%	2.30%
1 year	2.77%	2.80%
18 months	2.77%	2.80%
2 years	3.15%	3.20%
3 years	3.54%	3.60%
4 years	3.93%	4.00%
5 years	4.41%	4.50%

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 **
1.15%	1.16%

(\$20,000 and up)

APR *	APY **
1.39%	1.40%

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
Shawn Depke, Vice Chairman
Elmer (Bud) Reed, Secretary
John J. McCaughey, Treasurer
Gilbert Bennett, Sr.
Ronald Meyer
James Reinemann

MORTGAGE CORNER

CTCU's Mortgage Options Can Put Spring in Your Step

First Mortgages and Home Equity Loan Programs Can Help Make Dreams a Reality



Spring has finally arrived, and now is the time to start all those exciting HOME REMODELING and IMPROVEMENT projects that you have been talking and planning about all winter long. Community Trust can help make your plans for a bigger and more beautiful home a reality. We have introduced a new INTEREST ONLY HOME EQUITY LINE OF CREDIT, see "High Definition" cover story. Just stop in today at any of our branches or call our 24 HOUR LOAN LINE for more details.

CTCU also has numerous FIRST MORTGAGE programs including fixed rate and adjustable rate mortgages that can also assist you when purchasing or refinancing your home.

New Employees

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



Timothy Thul started on 12/27/04 as a full time teller at the Grayslake South office.

Jan Levandowski started 1/10/05 as the Investment Services Assistant in Gurnee



Lori Eagan started 1/18/05 as a full time Member Service Officer in Gurnee



Bobby Reed started 2/28/05 as a part time teller at the Grayslake South.



Daniel Rodriguez started 2/28/05 as a part time teller in Gurnee.



Amy Diesterheft started 3/07/05 as a full time teller in Gurnee.



Jennifer Welter started 3/15/05 as a full time Member Service Officer in Gurnee.



Holiday Closings

Community Trust Credit Union observes all Federal Reserve Holidays. Thus we will be closed on the following:

- Memorial Day, Monday, 5/30
- Independence Day, Monday, 7/4
- Labor Day, Monday, 9/5
- Columbus Day, Monday, 10/10
- Veteran's Day, Friday, 11/11
- Thanksgiving, Thursday, 11/24
- Christmas Day, Closed Monday, 12/26

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.

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

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check out our redesigned website at www.ctcu.org