



FINANCIAL focus

*Remodel Your Lifestyle
with a CTCU Designer
Home Equity Loan*

*Caring For Our
Community*

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Day – July 30th*

*CTCU College
Scholarships Awarded*

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Million Pennies Project*

*Investor Corner –
Bringing Your Portfolio
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*CTCU Welcomes New
Member Service Staff*

DESIGNER HOME EQUITY LOAN COMES WITH 3.90% APR INTRO RATE* AND FREE \$50 HOME DEPOT® /EXPO® DESIGN CENTER GIFT CARD

Whether you're motivated by the many network and cable TV home remodeling shows, or simply a desire to make your house more comfortable and enjoyable for your growing family, Community Trust Credit Union can help you get the funds you need with a "Designer Home Equity Loan."

Available now through August 31st, The CTCU Designer Home Equity Loan is absolutely the most stylish and affordable way to finance your dreams...build an addition...or get a new car. All at an introductory rate lower than you ever thought was possible – 3.90% APR*.



And, along with your Designer Home Equity Loan, you'll receive a free \$50 gift card to either THE HOME DEPOT® or EXPO® Design Center.

To find out more about the CTCU Designer Home Equity Loan program, call 847-662-2050, stop in at any of our branch locations, call our CTCU Any Hour Loan Application Service at 800-837-3059 or log on to www.ctcu.org.

*APR = Annual Percentage Rate. Rate of 3.90% is fixed for 6 months from the initial advance. After that the rate becomes variable and adjusts monthly 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 May 3, 2005 was 6.00%. Combined loan to value must be 90% or less. Applies to a minimum advance of \$10,000 or more. Call us for rates pertaining to balances under \$10,000. 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 0.10% and \$100,000-\$200,000 will be at Prime minus 0.25%. Community Trust Credit Union is not affiliated with The Home Depot®. The Home Depot® is a registered trademark of Home Depot, Inc.

President's Corner

Taking Care Of Our Neighbors and Community Is What We Do Best!

A lot has been said in the news recently about the increasing risk of Identity Theft. While this media coverage has provided a public service by helping to remind consumers that they must be ever vigilant in order to protect themselves from con artists and computer hackers who are looking to gain access to their credit card account numbers and other personal information, they don't provide much in the way of real world solutions.

Protecting Your Personal Information – As a member of Community Trust Credit Union, you have access to a number of easy-to-use services that allow you to check your personal credit history and transactions to make sure that no unscrupulous thieves are using your good name and credit standing. To start with, you can visit our eBranch at www.ctcu.org anytime day or night to access our Bill Payment & Presentment, eStatements. Our eBranch also lets you access Visa® online, to double check your credit card transaction history. We also post all U.S. Government "Fraud Alerts," designed to help consumers avoid the ever more sophisticated phishing and pharming scamming techniques being used by ID thieves. And, most importantly, if you ever think your personal information or credit card account have been accessed or used without your consent, you can always call or stop by Community Trust Credit Union to get immediate assistance - before the situation can worsen.

Join Us For Summer Fun and Help Your Neighbors in the Community - The weather is heating up and so is Community Trust's involvement in great summer events throughout the area. Here are a few of the many annual events that we invite you to attend:

Gurnee Days – Join us during Gurnee Days, August 12-14th. The theme for this year is "Sports For All Sorts," so wear your comfy shoes and get ready for a workout. Be sure to stop by our booth and receive a special gift from us. We will also be participating in the Gurnee Days parade and we'll be handing out candy to everyone. The CTCU-sponsored Gurnee Days Baby Contest will take place on Saturday, August 13th. Registration starts at 10:30 a.m. and the contest will begin at 11:00 a.m. All contestants will receive a ribbon and the winners will receive a \$50.00 savings bond. Please contact Michelle Huffine at 847-662-2050 ext. 254 with any questions.

Grayslake Summer Days – This year's Grayslake Days kicks off on Saturday, August 20th. The theme for their annual summer parade, which is on Sunday, August 21st, is "Grayslake Brings Cartoons to Life." CTCU will once again have a float with plenty of candy for everyone. In addition, we are hosting the very popular annual Bingo event in the Village building. We look forward to seeing you there.

The American Cancer Society's "Relay For Life" – This fun-filled overnight event is designed to celebrate survivorship, remember those who lost their lives to cancer, and raise money for the fight against cancer. You're invited to join your fellow CTCU members in the event on July 16th at 6:00 p.m. at Warren High School 500 N O'Plaine Rd in Gurnee. For details or to pre-register, contact Michelle Huffine at 847-662-2050 ext. 254 or Pat LaLond at 847-317-0025.

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 6.00% 7.00%
6-10 years 7.00% 8.00%
11-15 years 7.25% 8.25%

New Vehicles**
2004-2005 Interest 1st Rate Club**
Rate As Low As
24 months 4.99% 3.99%
36 months 5.00% 4.00%
48 months 5.50% 4.50%
60 months 6.00% 5.00%
72 months 7.00% 6.00%

Used Vehicles**
2003-05 6.00%
00-02 up to 48 months 6.25%
98-99 10.00%

Signature Loans 14.00%

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 May 3,
2005 is 6.00% 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, JULY 30TH

Join us for fun and excitement at Community Trust's annual "Member Appreciation Day" on Saturday, July 30th 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.

CTCU AWARDS COLLEGE SCHOLARSHIPS

Congratulations to our 2005-06 Scholarship Winners: William Harju, who graduated from Warren Township H.S. and plans to attend the University of Illinois (Mechanical Engineering); Abigail Mistic, (*not pictured*) who graduated from Antioch Community H.S. and plans to attend Michigan State University (Pre-Medicine; Biology); Jessica Fleming, who graduated from Grayslake Community H.S. and plans to attend the University of Illinois (Liberal Arts); and Kellie Davis, who graduated from Antioch Community H.S. and plans to attend the University of Iowa (Secondary Education-Math). We're honored to support their educational aspirations! Good luck to all our winners.



William Harju



Jessica Fleming



Kellie Davis

CTCU Sponsors VMS Million Pennies Project

Community Trust is pleased to support Viking Middle School's "Million Pennies Project" by sponsoring a giant penny bank that displays the collected pennies for students to track their progress.



"This project has gotten bigger than I imagined," said teacher Adam Rowlands, who started the project to urge students to work towards long-term goals. "The kids decided that they want the money raised to not only benefit local schools, but also to build a school in Africa."

The project has attracted support from throughout the community, and raised 65,000 pennies so far. Way to go!

INVESTOR CORNER

Summer is here. That means flowers and trees are in full bloom, but that also means that weeds are in full force too. Every so often we all need to weed out our garden to allow our flowers to bloom to their full beauty.

Your portfolio is like a garden. Some investments turn into weeds and need to be pulled from your portfolio and replaced with flowers. Staying on top of your investment plan will ensure that your portfolio bears the maximum amount of fruit.

If you haven't hired a professional "gardener," call Brad Jenks in the Investment Services Department at 847-662-2050 ext. 208, to make sure your portfolio is on track. If you have recently retired or have switched jobs, Brad can help you plant the perfect portfolio with your retirement money.

Rates subject to change.

Share Certificates

(\$1,000 minimum deposit)

TERM	APR *	APY **
3 months	2.18%	2.20%
6 months	2.62%	2.65%
1 year	3.15%	3.20%
18 months	3.15%	3.20%
2 years	3.54%	3.60%
3 years	3.83%	3.90%
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 **
1.45%	1.46%

(\$20,000 and up)

APR *	APY **
1.69%	1.70%

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.
Linda Wegge-Slipke

MORTGAGE CORNER

Just In Time For Summer

CTCU's Hot New Mortgage Options Offer Maximum Flexibility, Optimum Rates



Now is the time to purchase that new dream home or to spruce up your current home. Whether you are looking for a new First Mortgage or a Home Equity Mortgage, CTCU has a wide range of products to satisfy all of your financial needs.

We have our new Interest-Only Home Equity Lines of Credit and are introducing our 100% Home Equity Mortgages. YES!!! 100% Home Equity Mortgages with a fixed or variable rate.

Just stop in any of our branches today or call our 24-HOUR LOAN LINE at 800-837-3059 for more details or to apply.

New Employees

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



Jennifer Welter started on 3/15/05 as a Member Service Officer at the Gurnee office.



Jeff Gagne started 6/6/05 as a Part Time Teller at the Grayslake North office.



Danny Henby started 6/13/05 as a Full Time Teller at the Gurnee office.



Stephanie Pasenelli started 6/27/05 as a Full Time Teller in the Gurnee office.



Carly Meyer started 6/27/05 as a Part Time Teller at the Grayslake South office.

Holiday Closings

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

- 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

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

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