



FINANCIAL focus

*Designer Home Equity
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Season of Giving

*Investor Corner –
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*Holiday Club Account
Let's You Play Santa*

*CTCU Says Farewell to
Longtime Employee;
Welcomes New Member
Service Staff*

BRING IT ON HOME

POPULAR DESIGNER HOME EQUITY LOAN EXTENDED THRU OCTOBER 31ST
Now's the perfect time to get the cash you need at a low 3.90% APR*
and a free \$50 Home Depot®/Expo® Design Center Gift Card



So many Community Trust members have responded to our Designer Home Equity Loan program, that we've extended the promotion through the end of October. So if you've been meaning to remodel your kitchen or bath, replace your roofing or siding, turn that wasted basement into a great family recreation room, or pay off your family's credit card or college debts, now's the time to make it all happen with a **CTCU Designer Home Equity Loan**.

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 September 20, 2005 was 6.75%. 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.

loan rates

President's Corner

Living Up To Our Name

One of the great things about being a community-based credit union is that we have many opportunities to show our support for and enjoy events sponsored by towns and villages all over the area. The pictures on this page show highlights of our "fast and furious" summertime fun.



CTCU teamed with the bi-partisan Committee for Citizen Awareness and Congresswoman Melissa Bean (D-8th District) to produce an informational video designed to educate American voters.



We had a ball at Gurnee Days' "Sport For All Sorts" parade.



We think all our members are beautiful people, and the Gurnee Days' Baby Contest featured some the community's cutest toddlers!

Rates subject to change.

Mortgages
15 & 30 year terms APR †*
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% 91+%
1-5 years 6.25% 7.25% 8.00%
6-10 years 7.00% 8.00% 8.75%
11-15 years 7.25% 8.25% 9.00%

New Vehicles**
2004-2005 Interest 1st Rate Club**
Rate As Low As
24 months 4.99% 3.99%
36 months 5.25% 4.25%
48 months 5.75% 4.75%
60 months 6.25% 5.25%
72 months 7.25% 6.25%

Used Vehicles**
2003-05 6.25%
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
September 20, 2005 is 6.75% 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

Member Advantage: 31 Month CD at 4.25%

Relationship-based Certificate of Deposit Is One More Benefit of Membership

Looking for a risk-free investment vehicle that really pays off over time? As a valued member of Community Trust Credit Union you're eligible to take advantage of our **Member Advantage: 31 Month Certificate of Deposit**, which provides you with a healthy 4.25% APY* on deposits of \$1,000 or more, and the peace of mind of knowing that your credit union is backing you all the way. To find out more, call 847-662-2050 or stop by any of our Community Trust branch offices.

*APY = Annual Percentage Yield. Yields subject to change. Yield of 4.25% is for 31 months with a minimum deposit of \$1,000.00. All deposits at Community Trust Credit Union are insured up to \$350,000, \$100,000 by the NCUA, a government agency, and \$250,000 by ESI, a private insurance fund.

'TIS THE SEASON FOR GIVING

Max Million & Friends Urge You to Support CTCU's Annual Holiday Gift Drive

The holidays are just a few months away, which means that it's "crunch-time" for Santa and his helpers, including a certain big, furry feline elf named Max Million. When he's not busy with his responsibilities as mascot for CTCU's Kids' Club, Max is working to ensure that this year's Salvation Army and Angel Tree gift drives are our most successful ever!



We're kicking-off our annual Salvation Army toy drive on November 21st, so while you're shopping for family and friends, please pick up a few extra wrapped toys and drop them in the Salvation Army box in any of our branches.

To participate in the Angel Tree program, select an ornament tag from our lobby Christmas trees and shop for the items on the list. Attach the tag on the unwrapped gifts and drop them off by December 10. That's the day that Santa will be here (from 8am-12am) to visit with kids of all ages. Thanks in advance for helping to make this holiday season joyous and memorable for everyone.

Free Identity Theft Prevention Seminar - Just in time for the holidays, Community Trust will join forces with the Gurnee Police Department to conduct an Identity Theft Seminar on November 1st starting at 6:00 PM in the Gurnee Police Station. Statistics show that ID theft claims 700,000+ victims each year. To find out what you can do to protect yourself from becoming a statistic, call 847-662-2050 today to reserve your spot at our free ID Theft Prevention Seminar!

INVESTOR CORNER

CTCU FINANCIAL SEMINARS FOCUS ON FINANCIAL STABILITY, SECURITY

Retirement Income Planning Seminar

Statistics show that Americans are living longer and we can increasingly expect to live into our 90's and even past one hundred years of age. Thus, we are left with the challenge of making our retirement income last for 30 years or longer.

Community Trust Investment Services, and our in-house investment guru Brad Jenks, welcome you to attend a free Retirement Income Planning Seminar on Tuesday, October 25th to learn about the challenges of income planning prior to and during your retirement years. The seminar will begin at 6:00PM at Tony's Paisans Restaurant, located at 5101 Washington Street in Gurnee's Saratoga Square. Appetizers and refreshments will be served, and Brad will discuss basic money planning essentials, as well as more advanced and sophisticated techniques to manage your income.

Don't let increasing healthcare costs and long-term expenses lessen your financial stability or quality of life during your much deserved retirement years. Find out the ways to plan for and absorb those inevitable expenses. Seating is limited, so call 847-662-2050 x208 today for your reservation.

Rates subject to change.

Share Certificates

(\$1,000 minimum deposit)

TERM	APR *	APY **
3 months	2.72%	2.75%
6 months	2.96%	3.00%
1 year	3.69%	3.75%
2 years	3.93%	4.00%
31 months	4.17%	4.25% (Limited Time)
3 years	4.08%	4.15%
4 years	4.32%	4.40%
5 years	4.65%	4.75%

Share Certificates Bonus

(\$50,000 minimum deposit)

TERM	APR*	APY**
2 years	4.17%	4.25%
3 years	4.32%	4.40%
4 years	4.56%	4.65%
5 years	4.89%	5.00%

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 **
1.85%	1.87%

(\$20,000 to \$49,999 minimum)

APR *	APY **
2.09%	2.11%

(\$50,000 and up)

APR *	APY **
2.32%	2.35%

Youth Account (minimum \$10)

APR *	APY **
.25%	.25%

*APR = Annual Percentage Rate

**APY = Annual Percentage Yield

Yields subject to change. Yield of 4.25% is for 31 months with a minimum deposit of \$1,000.00.

All deposits at Community Trust Credit Union are insured up to \$350,000, \$100,000 by the NCUA, a government 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

Don Fontana

SEASONAL SAVING ACCOUNT

Holiday Planning Should Start With a Savings Plan

CTCU's Holiday Club Account Can Help You Afford To Celebrate in Style



Looking for an easy way to be able to afford to play "Santa" instead of feeling like "Scrooge" next year? CTCU's Holiday Club is a special account to help you put aside money each month to use for buying gifts, decorating, entertaining - or even "getting out of town" for the holidays, while earning terrific interest rates all year.

Holiday Club balances are transferred to your savings in the first week of November, after October dividends are paid. Open your CTCU Holiday Club Account today, and starting next year, you could never have to worry about post-holiday debt again.

Employee News



We would like to express our thanks and say a fond farewell to Diane Thelen, who recently retired after 16 years of service.

Diane, who was promoted to Centralized Lender in 2001, also worked as a teller and member service officer. Diane plans to travel with her husband of 30 years.

We are also very pleased to welcome the following new CTCU staff members:



Carol Analla started on 7/05/05 as Accounting Supervisor at the Gurnee office.

Matthew Keeling started 7/25/05 as the Manager of Information Technology at the Gurnee office.



Agnes Clart started 8/08/05 as a Full Time Teller at the Grayslake North office.

Michelle Blair started 8/15/05 as a Full Time Teller in the Gurnee office.



Holiday Closings

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

- 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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check out our redesigned website at www.ctcu.org