



# FINANCIAL focus

*18 and 31 Month CDs  
Offer Exceptional Value  
and Peace of Mind*

*Legislative Appreciation  
Night Honors Lawmakers*

*CTCU Annual Meeting  
Set for March 23rd*

*College Scholarship  
Applications Available*

*Avon Food Pantry  
Needs Your Support*

*Turbo Tax Time*

*Investor Corner –  
Happy New Year and  
Happy New Retirement*

*Holiday Club Makes  
Seasonal Magic*

*2006 Fee Schedule*

## LOOK NO FURTHER CTCU's Member Advantage CD's Focus on Value of Membership

Relationship-based Certificates of Deposit;  
More Benefits 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 are eligible to take advantage of our exclusive CTCU Member Advantage Certificates of Deposit.

Available for a limited time, these visionary programs allow you to choose to deposit \$1,000 or more for 31 months at a healthy 5.00% APY\* or for 18 months at 4.75% APY\*.

Either way, you'll have peace of mind knowing Community Trust Credit Union is watching out for your financial interests now and in the future.

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 5.00% is for 31 months with a minimum deposit of \$1,000.00. Yield of 4.75% is for 18 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.



# loan rates

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\* -0.10%  
 \$100,000-\$200,000 Prime\* -0.25%

## Home Equity (fixed rate, closed end) up to 80% 81-90% 91+%

1-5 years	6.50%	7.50%	8.50%
6-10 years	7.25%	8.25%	9.00%
11-15 years	7.50%	8.50%	9.50%

## New Vehicles\*\*

2005-2006	Interest Rate	1st Rate Club** As Low As
24 months	4.99%	3.99%
36 months	6.00%	5.00%
48 months	6.50%	5.50%
60 months	6.75%	5.75%
72 months	7.50%	6.50%

## Used Vehicles\*\*

2004-06	6.50%
2001-03 up to 48 months	7.50%
1999-2000	10.00%

Signature Loans 14.00%

## Share Secured Loan

2.00% above APR † secured funds  
 Minimum 4.00%

## Visa Cards

Classic 14.90%  
 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 31, 2005 is 7.25% 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

### LEGISLATIVE APPRECIATION NIGHT HONORS LAWMAKERS AND LOCAL CREDIT UNIONS; COMMUNITY TRUST AMONG AWARD-WINNING CREDIT UNIONS

The Doig Chapter of the Illinois Credit Union League (ICUL), chaired by CTCU's very own Michelle Fairbanks, recently convened at Stevens Restaurant in Gurnee to host a Legislative Appreciation Night. Attended by six local lawmakers and various Doig Chapter members, the evening was an opportunity to thank current legislators for their support and address important issues in the credit union movement. Participants began by recognizing recent Doig Chapter credit union award winners. Community Trust's President John Bratsakis Jr., also an ICUL Director, was presented with plaques from an ICUL Executive Gary Peck for Community Trust's Honorable Mentions in both the Dora Maxwell and Desjardins award categories.

"Legislative Appreciation Night was a tremendous success, and we hope to turn this into an annual event," said Bratsakis. "It's important to take time for recognition and discussion on how together we can build a stronger future for Illinois credit unions."

### SCHOLARSHIP APPLICATIONS NOW AVAILABLE!

We are now accepting applications for our annual college scholarship program at all three branch offices, as well as online at [www.ctcu.org](http://www.ctcu.org). Applicants must be a high school senior, who will be enrolled in a college or technical school within six months of graduation from high school. Applications must be postmarked by March 3, 2006 to receive consideration.

### TOY DRIVES BRING OUT THE SANTA IN ALL OF US

Once again we have had another successful Community Trust Holiday Toy Drive. Thanks to our members, we collected over 400 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 to provide families in need with new toys during the holiday season. CTCU 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 for their children on an angel tree ornament. We then hang the ornaments on Christmas trees in our lobbies. Members had the opportunity to pick an ornament and shop for the requested item.

### ANNUAL MEETING OPEN TO ALL MEMBERS

This year's annual meeting will be on Thursday, March 23rd starting at 5:30 PM at our main office in Gurnee. All those who were primary members as of January 31, 2005 are welcome to attend. Two current board members, Don Fontana and Gilbert Bennett, are running for re-election.

Please note that board positions may open up throughout the year for various reason. If you are interested in serving on our board of directors, please submit your information to Community Trust Credit Union, 1313 Skokie Highway, Gurnee, IL 60031 Attn: Chairman.

## HELP THE AVON TOWNSHIP FOOD PANTRY HELP THOSE IN NEED

Please join us during the month of February in helping the Avon Township Food Pantry continue to provide help to families in need throughout the Round Lake area. After holiday donations to the food bank slow down, there is still an ongoing need for food. The pantry served more than 3750 families (many of whom have small children) and 8700 individuals during 2005. The need is expected to be even greater this year. Your donations of packaged foods, grocery gift certificates and cash help the food pantry provide emergency assistance to neighbors in need. Thank you!

Something Left Undone?

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

- ✓ Pick up clothes at Dry Cleaners
  - ✓ Take the dog to the Vet
  - ✓ Dental Appointment - 2pm Monday
- Prepare and File My Taxes



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. Guide you through your return step-by-step.
2. Double-check your return for accuracy.
3. File 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 7-10 days.

Visit our Website today!



We have the Tax Solution for you!

Getting your books in the books, read accurate news on EX!

For more information, contact a credit union, national news and credit union. See Bank at 1-800-833-8888.  
What TurboTax for the Web is not a financial institution. It is a service provided by Intuit, Inc. © 2005 Intuit, Inc. All rights reserved.

## INVESTOR CORNER

### HAPPY NEW YEAR AND HAPPY NEW RETIREMENT

If you consider yourself a baby boomer, then you're probably considering your retirement options. Millions of baby boomers will retire in 2006; and most will do so without an investment plan.

Community Trust Investment Services provides members with the expertise and knowledge needed to create a plan for your retirement. If you are retiring or are thinking of retiring, take advantage of the free consultation with our retirement specialist, Brad Jenks. Brad's experience and knowledge about retirement planning will help make your retirement decision an easy one. Call his office at 662-2050 x208 and set up your appointment.

Rates subject to change.

### Share Certificates

(\$1,000 minimum deposit)

TERM	APR *	APY **
3 months	3.01%	3.05%
6 months	3.49%	3.55%
1 year	3.98%	4.05%
18 months	4.65%	4.75%
2 years	4.12%	4.20%
31 months	4.89%	5.00%
3 years	4.22%	4.30%
4 years	4.41%	4.50%
5 years	4.65%	4.75%

### Share Certificates Bonus

(\$50,000 minimum deposit)

TERM	APR*	APY**
2 years	4.36%	4.45%
3 years	4.46%	4.55%
4 years	4.65%	4.75%
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 **
2.09%	2.11%

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

APR *	APY **
2.33%	2.36%

(\$50,000 and up)

APR *	APY **
2.57%	2.60%

### 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 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

*CTCU's Holiday Club Account Can Help Make Next Year's Holidays More Jolly*



Does holiday shopping leave you paying off credit card debt until 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 may never have to worry about post-holiday debt again.

**FEE SCHEDULE (effective 2/1/2006)**

Description	Fee Amount
Account balancing/research per hour	\$20.00
Accounts closed within 6 mo. of opening	\$15.00
Account verification	\$10.00
Each ATM withdrawal in excess of six per month will incur a charge of	\$ 1.00
Business checking monthly maintenance	\$30.00
Business coin orders - per roll	\$ 0.10
Business currency orders - per strap	\$ 1.00
Business loose coin counting	1% of total
Cashier's checks under \$1000	\$ 3.00
Chargebacks to business account	\$ 5.00
Cleared Check copies (incl. cashier checks)	\$ 5.00
Overdrafts - ACH, ATM, Checking per item	\$27.50
Stop Payment	\$25.00
Returned deposit items	\$27.50
Citation to discover assets per hour	\$25.00
Collection, incoming/outgoing	\$15.00
Foreign check collection	\$15.00
Garnishment/Levies	\$50.00
Gift cheques (American Express)	\$ 2.50
Travelers Cheques for two	\$ .50 per \$100
Mail - returned	\$ 5.00
Money Orders	\$ 1.00
Telephone Teller services (when ART or Ch@t not utilized)	\$ 2.00
Safe deposit box rental (based on box size)	\$25.00 - \$80.00
Safe deposit box late payment charge	\$10.00
Safe deposit box re-key	\$10.00
Safe deposit box drilling	\$120.00
Statement copies, per page	\$ 5.00
Domestic wire transfer	\$20.00
Foreign wire transfer	\$45.00
Western Union money wire	\$20.00
Western Union International money wire (based on amount being sent)	\$20.00 - \$45.00
ATM, MasterMoney Debit & VISA Card Replacement	\$10.00
Visa Late Charge	\$25.00
Visa Over Limit Fee	\$25.00
Cash Advance Fee	1% up to \$50.00

**Non Active Accounts:**

Accounts with less than a \$500 balance with no activity for one year and no other credit union services will be assessed a Dormant Account Maintenance charge of \$10.00 per month.

### Holiday Closings

CTCU will be closed on the following dates:

**January 16th** Dr. Martin Luther King, Jr. Day

**February 20th** 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 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

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)



Visit our website at [www.ctcu.org](http://www.ctcu.org)