

CONSTRUCT A BETTER HOME EQUITY LINE OF CREDIT AT COMMUNITY TRUST

FLEXIBLE, AFFORDABLE PROGRAM PROVIDES TOOLS FOR A BRIGHTER FUTURE



A BETTER HOME EQUITY LINE

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WELCOME NEW CTCU EMPLOYEES

HOLIDAY CLOSINGS

There's nothing like the first warm days of spring to raise our enthusiasm for change and optimism for the future. You may have noticed we've remodeled this newsletter to provide a fresh, new look and more useful information.

The theme for this issue is "Building a Brighter Future," and we're pleased to announce a great new financial tool designed to help you do just that, our "Construct a Better Home Equity Line of Credit." Now's your chance to take advantage of a limited time introductory rate of 5.24% APR* for six months from the initial advance. After the promotional period ends, your rate will automatically adjust to an affordable adjustable rate as low as .25% below prime.

Available now through May 31st, this attractive home equity line of credit offer is your blueprint to the future. It's a great way to pay for that new family room, remodeled kitchen or additional bathroom that you've been dreaming of. You can also use our flexible and affordable CTCU Home Equity Line of Credit to buy a new car, take that vacation you've always talked about, or whatever else you've been planning to do. We've built a terrific rate to help make it happen.

For more information, stop by one of our branches, call a Member Service Officer, visit our website at www.ctcu.org, or call our Any Hour Loan Service at 1-800-837-3059.

***APR = Annual Percentage Rate.** 5.49% rate 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 March 31, 2006 was 7.75%. Combined loan to value must be 90% or less. Applies to a minimum advance of \$5,000 for a new home equity line of credit or \$15,000 for an existing home equity line of credit. Call us for rates pertaining to loan to values over 90%. Lifetime floor is 3.00% and cap of 18.00%. Lines of credit range from \$5,000 - \$750,000. Lines from \$5,000-\$49,999 will be at Prime, \$50,000-\$99,999 will be at Prime minus 0.10% and \$100,000-\$750,000 will be at Prime minus 0.25%.

PRESIDENT'S CORNER

by John Bratsakis, Jr.



In case you missed it, March 20th was Earth Day, the annual day of appreciation and care for life on our planet. Another celebration of warmer weather and the industrious human spirit, Arbor Day, is coming up on April 28th. Two things that both of these events highlight are awareness of the world around us and caring for one's community.

Whether you're volunteering to clean up a local park or getting started beautifying your home and yard to be among the most attractive in the neighborhood...there's something about this time of year that motivates us to get busy bettering their own lives and the lives of those around us.

Making your lives better is, of course, what Community Trust Credit Union is all about. Our industry's "People Helping People" approach makes a statement that CTCU and all credit unions exist for one reason and one reason only...to help our Member/Owners enjoy a more comfortable, stress-free lifestyle and the promise of a secure future. Whether we're providing innovative products and services to help you manage your earnings and retain wealth, or reaching out to the community through Member Appreciation Days, Gurnee and Grayslake Days festivals, or our involvement with youth financial literacy at several areas schools, we're always looking for ways to serve our growing membership and the greater community even better.

Please let us know if there is anything we can do to serve you better or if there is something that we have done to make your life, and the lives of your family better. And don't forget to tell your friends and co-workers, so they can get busy making their lives better too. After all, we're all in this together!

MEMBER APPRECIATION DAY

Anyone who has attended our annual Community Trust CU Member Appreciation Day knows they are a great time for all! So please be sure to mark your calendars so you can plan to bring your family and friends to join us for our Gurnee branch event on Saturday, June 24th from 9 a.m. to 1 p.m.

Along with receiving personal "Thank You's" from our President John Bratsakis, Jr., board members and our staff, you'll enjoy a free lunch catered by Maravellas Restaurant. We will also have all kinds of fun activities, including a miraculous magician and balloon sculpting by Holly Nagel from Twist 'N' Shout. The Gurnee Police Department will also be providing free child safety car seat checks.

MORTGAGE CORNER

SPRING HAS FINALLY ARRIVED and everyone is looking forward to starting all those home improvement projects. Whether it is replacing that old driveway, updating the landscaping or starting that remodeling project, we have just the right financing program to meet your needs. We offer an INTEREST ONLY HOME EQUITY LINE OF CREDIT and a FIXED RATE SECOND MORTGAGE. And since we can go up to 100% LTV you can put all the equity to work for you.

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

INTERNET SECURITY AND YOU

DON'T GET "HARVESTED" BY AN INTERNET "PHARMER"

When it comes to Internet security, curiosity can kill the cat! Like clicking onto a link and getting drawn into an Internet game that has become the rage among hackers, identity thieves, and con artists – "Pharming". Pharming begins with an email that appears to come from a legitimate business, complete with name, logo, and even a general appearance similar to what you have seen before. But, the message is curiously unusual – threatening, too good to be true, teasing, infuriating, baiting. It is daring you to click on a convenient link (typically only one) that will satisfy your curiosity; to say "yes" by "clicking the link", even when the mail might say or imply you mean "no". Click it and you've just been harvested by the Pharmer.



At the very least, you may have authorized a spyware download onto your computer (unless you have spyware protection). Of greater interest to the Pharmer, you have elevated yourself from an anonymous e-mail address, to a curiosity player and potential mark. And even if you catch on and back away this time, the Pharmer will be back with another e-mail; or worse, sell your name to other Pharmers. Here are some simple precautions to take against Pharmers:

- Pay attention to the tone of the message before clicking. Is it businesslike, or does it seem unprofessional in some way?
- Check the Sender's e-mail address. Is it different than the sender identified in the body of the mail?
- When you place your cursor over the internal link(s), your browser will display a box showing the web address you are being directed to. Does it look different than the sender identified in the body of the e-mail? If no address shows, be very hesitant about clicking the link.
- You're curious. Click. You're in. If asked to provide personal or financial information for any reason, do so only after you have been asked and agreed to pass through the "Lock and Key" of an SSL protected site. Pharmers do not care about nor pay for this protection.

Don't let curiosity get in the way of being smart, certainly not with Internet e-mail.

INVESTMENT CORNER

by Brad Jenks, Manager of Community Trust Investment Services

It's tax season and it's time again to think about your retirement investments. Did you know you can transfer your 403(b) plan before you are separated from employment? Did you know that the transfer is tax free? Did you know that if you have a 401(k) from a previous employer, Community Trust Investment Services can do a tax free rollover immediately? Did you know that by properly adding beneficiaries to your IRA, you can "stretch" your payouts through to your grandchildren?



If you have any questions about these retirement investment options, contact Brad Jenks, Manager of Community Trust Investment Services at x208.

Securities provided through Linsco/Private Ledger, Member NASD/SIPC.

NEWS BRIEFS

NEW EMPLOYEES

Please join us in welcoming the following new employees to Community Trust's caring and diverse staff of financial service professionals:

Tom Molsen started on October 3, 2005 as a Member Service Officer at our Grayslake South branch.



Tom Molsen

William Napier started on October 31, 2005 as a Teller at our Grayslake South branch.



William Napier

Tiffany Pulsha started on October 31, 2005 as a Teller at our main office in Gurnee.



Tiffany Pulsha

Edlin Galvez started on October 31, 2005 as a Teller at our main office in Gurnee.



Edlin Galvez

Heather Long-Lucas started on November 28, 2005 as a part-time Teller at our Grayslake North office.



Heather Long-Lucas

Kelsey Canfield started December 5, 2005 as a part time teller in our main Gurnee office.



Kelsey Canfield

Ron Carlson started December 1, 2005 as a part time auditor in our main Gurnee office.



Ron Carlson

Allison Hill started January 17, 2006 as a part time teller in our main Gurnee office.



Allison Hill

Chris Goheen started January 23, 2006 as a part time teller in our Grayslake South office.



Chris Goheen

George Martin started January 23, 2006 as a courier/maintenance staffer.



George Martin

Rhonda Harden started February 17, 2006 as Branch Manager of our main Gurnee office.



Rhonda Harden

HOLIDAY CLOSINGS

CTCU will be closed or closing early on the following holidays:

- > Monday, May 29th – Memorial Day
- > Monday, July 4th – Independence Day

You can still take care of your financial needs when we're closed by:

- calling 800-837-3059 to access our Any Hour Loan Service, which is open 24 hours a day, seven days a week.
- using your CTCU ATM card or MasterMoney Debit Card to get 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 CHAT (Computer Home Access Teller) at www.ctcu.org.

INACTIVE 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 per month.

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.
Linda Wegge-Slipke
Don Fontana