

NEWS BRIEFS

ISSUE 4 2006

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



Kevin McCann

Kevin McCann started July 27 as a part-time teller at our main office in Gurnee.



Amy Stiltner

Amy Stiltner started July 31 as a full-time teller at our main office in Gurnee.



Analid Hernandez

Analid Hernandez started July 24 as a full-time teller at our main office in Gurnee.



Julia York

Julia York started July 31 as a part-time teller in our Grayslake South branch.



Matthew Lamb

Matthew Lamb started July 24 as a member services officer in our main office in Gurnee.



Victoria McFeely

Victoria McFeely started September 11 as Member Service Clerk in our main office in Gurnee.



Yesenia Ocampo

Yesenia Ocampo started September 11 as a Teller Clerk in Grayslake North branch.



Ashley Peters

Ashley Peters started September 11 as a part-time teller in our Grayslake South branch.



Stephanie Hocin

Stephanie Hocin started September 11 as a part-time teller in our Grayslake South branch.



Patricia Zehrung

Patricia Zehrung started September 25 as a member services officer in our main office in Gurnee.

HOLIDAY CLOSINGS

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

- > Columbus Day October 9th
- > Veterans Day November 11th
- > Thanksgiving Day November 23rd
- > Christmas Day December 25th
- > **New Year's Day** **January 1st**
- > **Martin Luther King Day** **January 15th**

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 CTCU's eBranch at www.ctcu.org.

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

VISA SPREE FOR FREE

COMMUNITY TRUST'S FALL PROMOTION WILL PAY-OFF ONE LUCKY MEMBER'S HOLIDAY VISA BILL, UP TO \$5,000



PLAY SANTA WITH YOUR CTCU VISA CARD, AND YOU COULD BE THE ONE TO RECEIVE A GIFT!

WIN UP TO **\$5,000***

Low interest rates, flexible spending limits and the convenience of on-line bill payment already made your CTCU Visa the best credit card for all of your holiday spending needs. And our "Visa Spree For Free" Fall promotion give you yet another good reason to purchase all of your holiday gifts on your Community Trust Credit Union Visa card.



Simply use your CTCU Visa Card 15 times between November 1st and December 31st, and you will be entered into a drawing to have Community Trust pay-off your holiday Visa bills (*amount of prize will equal CTCU Visa purchases during November and December of 2006, up to a total of \$5,000). It's just one of many perks of being a member of Community Trust Credit Union; the financial institution that's designed and operated for the benefit of our member-owners... and that's you.

Holiday Visa Promotion: How to Enter: When you use your CTCU Visa between November 1st and December 31st 2006 with a minimum of 15 transactions you'll be automatically entered to win the payoff of your CTCU visa purchases up to a total of \$5,000.00. Amount of prize will equal CTCU Visa purchases during November and December of 2006. The payoff is only valid for a Community Trust Credit Union Visa card. 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 would like to enter the sweepstakes, send a 3" x 5" card with your name, address and telephone number to "Visa Promotion Sweepstakes", Community Trust Credit Union, 1313 Skokie Hwy. Gurnee, IL 60031 Attention: Marketing Department. One entry per household. If you use your Visa card and 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 February 1, 2006. Winners will be notified by phone or in writing on or about February 15, 2006. As a condition of accepting the Visa Payoff, 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.

2007 ANNUAL MEETING

This years annual meeting will be held on **Thursday, March 23, 2007** starting at 5:30 in our **Gurnee Office, located at 1313 Skokie Hwy., Gurnee.**

PRESIDENT'S CORNER

by John Bratsakis, Jr.

DON'T GET HOOKED BY INTERNET PHISHING SCAM!



The past few years have seen an explosion of online resources offered by financial institutions, retailers, insurance providers, etc. Unfortunately this growth in e-commerce has bred a new type of criminal – the Internet thief. The most common Internet crime, which has been reported by many members of credit unions and other financial institutions, is “phishing” for people’s personal financial information with the intent of utilizing it to make unauthorized withdrawals or illegal transactions. “Phishing” 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 may urge you to send a responding email or click on a convenient link and provide personal information (name, date of birth, social security number or account numbers) SUPPOSEDLY to avoid service interruption or a financial penalty...or to claim a prize or free gift.

DON'T GO FOR THE BAIT. Once they have your financial information, Internet criminals can cause all kinds of problems for you, such as: making unauthorized purchases on your credit cards, posing as you to gain access to your financial resources and damaging your credit history. It was recently brought to our attention that someone has been illegally misrepresenting themselves as memberservice@ctcu.org and sending fraudulent emails to some CTCU members with the Subject Line: “Your eBranch and Bill Payment services are about to expire.” If you get this email, or other questionable emails related to your accounts at Community Trust Credit Union, **DO NOT CLICK ON THE RESPONSE LINK** and **DO NOT SEND AN EMAIL RESPONSE TO THE SOLICITATION.** Instead, we urge you to notify CTCU immediately by phone or in person.

Please be aware that all CTCU eBranch functions originate through the URL address <https://www.ctcuebranch.org/onlineserv/HB/Signon.cgi>, and that **we would never ask you to send personal account information, such as: credit card numbers, expiration dates or pin numbers, in an email.**

We have shut down this illegal “phishing” operation once, but there is no guarantee that the criminals won’t try it again in the future. Thus, we urge you to be vigilant whenever you receive an email saying you must act immediately to avoid having your account closed or services cancelled. Call or stop by Community Trust Credit Union if you have any questions.

'TIS THE SEASON; CTCU HOLIDAY TOY DRIVE UNDERWAY

Santa Claus may live at the North Pole, but he’s got a lot of helpers amongst the members and staff of Community Trust Credit Union. Once again this year we will be having our Angel Tree and Salvation Army toy drive, and Santa (along with his big feline Elf named Max Million) will be on hand on Saturday, December 9th to greet the children.

“Families with children age 12 and under are welcome to come and have their picture taken with Santa and Max, who will be passing out gift bags at our main office in Gurnee and our two Grayslake branch locations,” said Michelle Fairbanks, Marketing Director for the Gurnee-based credit union. “It’s always a great time for everyone who stops by.”



Last year CTCU collected over 500 new toys and 200 other gifts to help less fortunate children experience a happy holiday season. “This year we’re aiming to collect 1,000 new toys for Toys For Tots and having at least 300 families respond to the needs of a local child through the Angel Tree program,” observed Fairbanks. “It’s heart-warming to see how these gift giving programs have become such a tradition at Community Trust.”

CTCU MEMBERS HAD A BLAST AT SUMMER EVENTS

One of the great things about being a member of a member-owned financial cooperative is the many opportunities to get to know your fellow members and the staff of the credit union. And that’s exactly what many of you did during Gurnee Days (August 12 -13) and Grayslake Days (August 18-20). Once again, Community Trust Credit Union had one of the most visible (and vocal) contingents in the popular summertime festivals and parades. Thanks to everyone for their enthusiastic support and hard work, which resulted in our being awarded the “BEST USE OF THEME” award for both the Gurnee and the Grayslake parades.



CTCU led the way in Grayslake’s parade where the theme was “Saluting the 50 States”



CTCU starred in Gurnee Day’s parade entitled “Gurnee Goes to the Movies”

Whether you brought your kids to participate in the Gurnee Days’ “Beautiful Baby” contest, enjoyed the CTCU co-sponsored fireworks at Viking Park, or tried your hand at one of the many Bingo events that we hosted at Grayslake Days, thanks for coming out to show your enthusiasm for our Community Trust Credit Union and the community!

FREE SEMINARS ON IDENTITY THEFT

When it comes to planning for and protecting your family’s financial future, it’s never too late to learn a few new tricks. That’s why Community Trust Credit Union is so pleased to team up with our colleagues at Consumers Credit Union to offer you two free seminars covering the realities of Identity Theft and Credit Card Fraud in today’s society.

The first one on Tuesday, October 24th, is produced by theft prevention experts from the Gurnee Police Department, who will address the dangers of Identity Theft and explain what you should do if you think your identify is mis-used by a criminal. Join CTCU President John Bratsakis, along with theft prevention experts Jim Caldwell, Sandra Campbell and Lynne Timmerman at the Holiday Inn, 6161 W. Grand Avenue in Gurnee. Registration is at 5:30 p.m. and the seminar will begin promptly at 6:30 p.m. Refreshments will be served.

The “Credit Card Fraud and YOU” seminar on Wednesday, November 8th at the Ramada Inn & Conference Center, 200 N. Greenbay Road in Waukegan. Registration is at 5:30 p.m. and the seminar will begin promptly at 6:30 p.m. Experts from CUNA Mutual Group will join us to explain how credit card fraud impacts you and what you can do to help prevent it! For more information or to RSVP, contact 847-662-2050 ext. 208. Seating is limited so call and make your reservation today!

HELP US UPDATE...AND WIN

Community Trust CU is updating all of its member contact information, to ensure prompt delivery of statements, offers and other communications to you. And, since many of you have indicated that you would like to receive documents electronically, we are also updating our records to include emails for those who wish to provide them. Please take a minute to confirm your current address and phone number information, and to provide us with your email address. We’ll make it worth your while. Simply mail us your information or drop it off at any our offices by December 15th, and you will be entered into a drawing with a chance to win one of six \$25 gift cards. Winners can rest assured that we’ll know where to send their prize. THANKS!