

## NEWS BRIEFS

ISSUE 1 2007

Please join us in congratulating the following CTCU employees for their service to our members:



Thanks to Lori Coffey for six years of service at our Member Service Office at Grayslake North

Lori Coffey



In October, Tom Molsen celebrated his first anniversary as Branch Manager of our Grayslake South office.

Tom Molsen



Nikki Grover celebrated her second anniversary as Head Teller at Grayslake North in October.

Nikki Grover



Tiffany Pulsha has been a Teller at Grayslake South for one year.

Tiffany Pulsha



November marked the two-year anniversary of Grayslake North Teller Diane Osburn.

Diane Osburn



As of December, Kelsey Canfield has been a Teller in Gurnee for one year.

Kelsey Canfield



December marked Ron Carlson's first anniversary as Gurnee branch Auditor.

Ron Carlson

### Multifactor Authentication: Free, Easy Fraud Protection

Your online security has always been a top priority at CTCU. Now, we're implementing "Enhanced Login Security" at [www.ctcu.org](http://www.ctcu.org) to provide an additional layer of protection from fraud. Sign up once and you're all set. It's that simple - the next time you log in, it's business as usual. Multifactor Authentication enhances Login Security and protects your online identity whether you're home, at the office, or on-the-go by identifying you as the "true owner" of your accounts by recognizing your password and your computer as well. CTCU is committed to fraud prevention, everyday and everywhere!



#### IT'S TURBO TIME

Start now...finish later, and get the biggest refund possible with TurboTax Online. Avoid unexpected tax ramifications by starting now and get an idea of how big your refund will be. Then finish at your convenience when you have your W-2s and final tax information.

TurboTax Online provides expert tax return preparation help every step of the way. It's the easiest way to get organized and get going on your taxes. Start now by visiting [www.ctcu.org](http://www.ctcu.org) and selecting Tax Preparation and Filing.

### Holiday Closings

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

- > **New Year's Day**      **January 1st**
- > **Martin Luther King Day**      **January 15th**
- > **President's Day**      **February 19th**

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](http://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

## DON'T GET "BOXED IN" BY HIGH INTEREST RATES

Get out of the "High Interest Rate Box"



Pack up your other credit card balances and ship them to CTCU for only

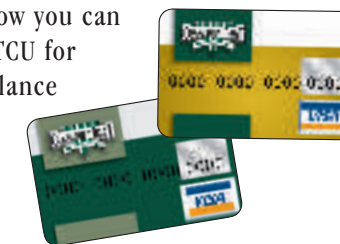
# 4.99 % APR\*

One of the most enduring images of the holidays is a beautifully decorated home stuffed with decorated gift boxes of every conceivable shape and size. Unfortunately, when all of the packages are opened and the wrapping paper is thrown away, it's easy to be left with a "Holiday Hangover" resulting from the use of credit cards to do all of your holiday shopping.

Oh sure, you have every intention of paying the credit card bills off in full when they start arriving in January. But, if you're like most families, there are always household costs and other expenses that make it difficult to do so. So, instead, it takes you months, or even years, to get those holiday bills paid off.

Community Trust has the solution to help you get out of the "High Interest Rate Box!"

It's easy to do...just call 1.800.654.7728 today to find out how you can pack up your other credit card balances and ship them to CTCU for 12 months at 4.99% APR\*. We'll help you with a NO FEE balance Transfer that's guaranteed for 12 months\*\* at 4.99% APR. Need a credit limit increase? We can help you there too. For details, call us at 847.662.2050 or visit [www.ctcu.org](http://www.ctcu.org).



\*APR = Annual Percentage Rate. Rate of 4.99% APR is fixed for 12 months from the balance transfer date. After that the rate becomes variable and adjusts monthly based on the Prime Rate as established in the Wall Street Journal on the first day of the month. The Prime rate in effect as of November 1, 2006 was 8.25%. VISA Gold rate will be at Prime plus 2.00%. VISA Classic cards will revert to the regular fixed rate of 14.99% APR. Offer good between January 15th and April 15th, 2007. \*\*In order to qualify for this offer, account must be in good standing. Cash advances not included. Contact Community Trust Credit Union for complete details.

VISA BALANCE TRANSFER PROMOTION

PRESIDENT'S CORNER: THANKS AND WELCOME MADELINE!

ALERT ME: CONSUMER CREDIT

MORTGAGE CORNER: HELP WITH THOSE HOLIDAY BILLS

CTCU ROCKED THE HOLIDAYS

ONLINE STATEMENTS

INVESTMENT CORNER: BABY BOOMER RESOURCE KIT

SCHOLARSHIPS OFFERED

MULTIFACTOR AUTHENTICATION ASSURES SECURITY

TAX TIME TUNEUP

EMPLOYEE NEWS

#### 2007 ANNUAL MEETING

This years annual meeting will be held on Thursday, March 22, 2007 starting at 5:30 p.m. in our Gurnee Office, located at 1313 Skokie Hwy. in Gurnee.

## PRESIDENT'S CORNER

by John Bratsakis, Jr.

### THANKS AND WELCOME MADELINE!



As 2006 ended, we were able to reflect on another outstanding year for CTCU. During 2006, we were able to help thousands of our members with low cost loans and high yielding deposit products. 2007 looks to be an exciting year at your credit union with the introduction of new programs such as the VISA Balance transfer program and our Identity Theft support solution Alert Me to name a few.

2007 will also be a farewell for me, as I will be leaving Community Trust Credit Union after 9 1/2 exciting and fulfilling years to pursue my professional development at another leading credit union. One of the most exciting results of this change is that Madeline Lipka, our current Vice President of Operations, will be taking over as Chief Executive Officer upon my departure.

Madeline has over 20 years of credit union experience, 18 with CTCU, and the last several years as VP of Operations. I'm sure many of you have met and experienced Madeline's outstanding commitment to the credit union and our members. Please stop by, or call, to congratulate Madeline on her new position, I am sure you will enjoy working with her as much as I have these past many years.

Over the years, I have had an opportunity to meet thousands of our members and have been humbled by the trust and loyalty you have shown your credit union and myself. It has been a privilege to work with our Board of Directors, management and staff, their commitment to your financial success is truly outstanding.

## ALERT ME: CONSUMER CREDIT

Identity Theft is the fastest growing crime in America. According to the Federal Trade Commission, over 10 million Americans were affected by identity theft in the last year. AlertMe is a credit monitoring tool that provides you with early warning of potential unauthorized credit activity. AlertMe monitors your credit bureau files daily for activities such as new accounts, address changes or reported delinquencies. Notification of these activities gives members the opportunity to take corrective action if needed. AlertMe offers Piece of Mind, thanks to:

- Daily monitoring of their Experian credit bureau file
- Monthly reassurance notification if no activity has occurred
- Low cost with automated billing direct from their account
- \$25,000.00 Identity Theft insurance should you become a victim
- Email notification of posted credit activity
- Online access to credit reports and scores
- Yearly reminder to order free annual credit report

To sign up log onto our website at [www.ctcu.org](http://www.ctcu.org) and click onto AlertMe.

## MORTGAGE CORNER

CTCU can help you with those holiday bills. By using the equity in your home those holiday expenses can be "stamped" paid in full. CTCU has a fixed rate or an adjustable rate Home Equity Loan Program to fit your financial needs. You also can use up to 100% of the equity in your home. Now is the time to take advantage of low mortgage rates.

It is easy to apply in fact you can apply for the loan in the comfort of your own home. We have also made access to your Home Equity Line of Credit a lot easier. Just stop in or call any of our branches or our 24 Hour Loan Line to start the process.

## INVESTMENT CORNER

### Coming Soon!

By Brad Jenks, Manager of Community Trust Investment Services



If you are one of the 76 million Baby Boomers out there, then Community Trust Investment Services is your one stop shop for Investment Advice. We are in the process of putting the finishing touches on our very own Baby Boomer Resource Kit. This proprietary and comprehensive retirement kit is designed to give you piece of mind in retirement. By integrating all the aspects of your retirement planning, our Baby Boomer Resource Center will be your only required destination to successfully and completely plan for your golden years. This unique planning tool can only be found at Community Trust, and is sure to help investors of all levels. Call CTIS at ext. 208 and make an appointment with Brad Jenks to see how this new tool can help you.

## JINGLEBELL ROCK

To all of you who supported our annual Angel Tree Toy Drive and the Salvation Army toy drives, we'd just like to say: "YOU ROCK!" Thanks to your generous donations, CTCU collected a sleigh-full of toys, gift certificates and other items that were distributed to needy families in the greater Lake County community. As you can see from the picture, Santa had a lot of "CTCU Elves" who helped make the holidays bright and cheery to all.



## ONLINE STATEMENT PROMOTION

From now until January 31st, 2007 sign up to receive your statements electronically and your name will be entered into a drawing to win one of two Video Ipod's. How to Enter: Sign up through eBranch to receive your statements electronically from now until January 31st, 2007 and your name will be entered into a drawing for a Video Ipod. Two Video Ipod's will be awarded. 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, 2007. Winners will be notified by phone or in writing on or about February 15, 2007. As a condition of accepting the Online Statement prize, 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.

## A SHOUT OUT TO SCHOLARS

Scholarships are now available for the 2006-2007 academic year. Applicant must be a high school senior, who will be enrolled in a college or technical school within 6 months of graduation from high school. The high school student and/or parent must be a member in good standing of Community Trust Credit Union for at least one year prior to application for scholarship. The scholarship application will be available at any of our office locations

## THERE'S ROOM IN OUR BOARD ROOM

If you are interested in serving on our board please submit your information to Community Trust Credit Union, 1313 Skokie Hwy, Gurnee, IL 60031 Attn: Chairman.