

FINANCIAL FOCUS



WWW.CTCU.ORG

ISSUE 2 2007

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Our Home Equity Line of Credit will put you on Easy Street.

5.49% APR* SIX-MONTH INTRO RATE ON HOME EQUITY LINES OF CREDIT **8.00% APR*** ADJUSTS TO AS LOW AS .25% BELOW PRIME



You've put so much into your home. Now your home can pay you back, with a flexible, affordable Home Equity Line of Credit from Community Trust Credit Union. CTCU has flexible Home Equity Line of Credit programs that offer you:

- Lower rates than most credit cards—and below Prime for the life of the loan.
- The option of choosing to pay interest only, or interest and principal, each month.
- Availability to funds whenever and as often as you need them, for whatever reason you choose — and you only make payments on the amount you use.

We also offer great rates on fixed rate Home Equity Loans, lower than most personal loans. And your payment won't go up for the life of the loan. Plus, substantial tax benefits may apply.

For details, call 847-662-2050 to speak with a CTCU Member Service Representative today.

*APR = Annual Percentage Rate. Rate of 5.49% 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 10 days prior to the scheduled rate change date. The Prime rate in effect as of January, 2007 was 8.25%. 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 - \$500,000. Lines from \$5,000-\$49,999 will be at Prime minus 0.05%, \$50,000-\$99,999 will be at Prime minus 0.10% and \$100,000-\$500,000 will be at Prime minus 0.25%. Appraisal fee may be required. Offer expires May 31, 2007.

PRESIDENT'S CORNER

by Madeline Lipka

THE MORE THINGS CHANGE, THE MORE THEY STAY THE SAME!



For close to twenty years, I've been changing - changing jobs, that is. I started in the CTCU loan department and later headed-up our Grayslake South branch. For a while there, I ran our Gurnee office and I was VP of Operations too. I've had many different challenges here and met many members along the way.

A couple months ago, I changed jobs - again. I'm now the president of CTCU. My two-decade trek from Loans-to-President would seem to be a story that's all about "change"-but in fact, it's not. It's about staying in touch with you and all our members. It's about answering your questions, delivering the best services, and guiding the financial growth and stability of this credit union.

Sure, there's new things too: we're building a new site in Lake Villa. And we're making home ownerships easier with great mortgage rates. (You should check our website at CTCU.org to stay-in-the-loop with everything here.) I guarantee, though, you won't need to look too far to see how things stay the same. We're still as committed as ever to our members and to our community.

So what's so different about being President? Nothing. That's the best part!

Don't forget June 23rd is Member Appreciation Day, and I hope to see all of my old friends as well as some new ones. See you there!

MEMBER APPRECIATION DAY: SATURDAY, JUNE 23

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 June 23rd from 9 a.m. to 12 Noon.

Along with receiving personal "Thank You's" from our President & CEO Madeline Lipka, 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 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

Are you feeling overwhelmed by your finances? Do you continually make payments on your credit card balances only to see that the BALANCES NEVER GET SMALLER? Is your financial dilemma spinning out of control and getting larger?

Community Trust Credit Union has a solution for you. By using the equity in your home, you can eliminate ALL those high credit card balances. We have very low rates on fixed and adjustable HOME EQUITY LOANS and you can use up to 100% of the equity in your property. You can be DEBT FREE in five years.

Just stop in today at any of our branches or call our 24 HOUR LOAN LINE to get the process started - 800.837.3059.

INVESTMENT CORNER

“Passport To Retirement”

By Brad Jenks, Manager of Community Trust Investment Services



If you're nearing retirement or are currently retired, Community Trust Credit Union's "Passport to Retirement" program is your key to a successful retirement.

Most people only retire once, so it's likely you haven't had a lot of experience or practice in planning for your golden years. Community Trust Investment Services has ushered hundreds of members just like you into a successful and stress free retirement. Working with us and using the "Passport to Retirement" program will give you the confidence that you have fully prepared for the rest of your life.

This comprehensive and innovative program can only be found at Community Trust Credit Union. Using all the components of the program will streamline and organize all the aspects of managing your wealth and your estate. Call me, Brad Jenks, at 847-662-2050 ext. 208 to set up a portfolio review and retirement consultation, and finally get the piece of mind you've been searching for.

ONLINE STATEMENT PROMOTION WINNERS

Congratulations to Jaclyn Warneke and Stacy Ann Williams who won a Video iPod for signing up to receive their statements online. From December 19, 2006 to January 31st, 2007 any member who signed up to receive their statements online was entered into a drawing to win one of two video iPods.

IDENTITY THEFT SEMINAR, APRIL 18

For the past three years, Community Trust Credit Union (CTCU) has demonstrated concern for the financial wellness of its members and neighbors in the greater Lake County, IL community by joining forces with the Gurnee Police Department to conduct free ID Theft Prevention Seminars. CTCU's "How to Avoid Becoming a Victim of Identity Theft" seminar will be held on Wednesday, April 18th starting at 6:00 PM at the Gurnee Police Department, located at 100 North O'Plaine Road (at Washington).

Our presenters are Commander Jim Caldwell and Sergeant Saundra Campbell from the Gurnee Police Department and Lynne Timmerman from CTCU. Along with free pizza, registered attendees will be served the latest information about what they can do to avoid becoming a victim of ID theft and what they should do if the unthinkable happens to them and their family.

To register to attend this free event on April 18th, call Community Trust at 847-662-2050 ext. 254 or contact the Gurnee Police Department at 847-599-7090.

RELAY FOR LIFE 2007 – TWICE THE FUN

Community Trust Credit Union is once again participating in the Gurnee Relay for Life on Saturday and Sunday, July 14 and 15th. CTCU is also participating in the Grayslake Relay for Life on Saturday and Sunday, July 28th and 29th. Our staff is doing a great job on fundraising for the event. Please stop by and support CTCU's fundraising efforts. You will notice that several fundraising efforts have already taken place to support these events. Thanks to the members who have supported this effort.

GRADE SCHOOL VISIT TAUGHT US AS MUCH AS THE KIDS

Four classes from Whittier School in Waukegan toured Community Trust Credit Union on Wednesday, March 21st, and shared their insights about financial matters with our staff. The classes were most excited about the teller line functions and the drive up area. Each child was given a piggy bank, met Max Million...and reminded us all that our children are the future.

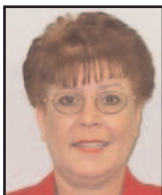
NEWS BRIEFS

Please join us in congratulating the following Community Trust Credit Union employees for their service to our members:



Wendy Gee

Many thanks to Wendy Gee for her 13 years of service as the Collector at our Gurnee office.



Sonia Schliem

Let's hear it for Sonia Schliem, who recently celebrated her seventh anniversary as Centralized Lender at our Grayslake North office.



Mike Drennan

Thanks to Mike Drennan who is celebrating his sixth year at CTCU. Mike is our IT Manager at the Gurnee office.



Martha Schmidt

Three Cheers for Martha Schmidt, who recently celebrated her 11th anniversary as a full-time Teller in the Gurnee office.



Michele Lipka

Congrats to Michele Lipka who has been the Trainer at our Gurnee Office for six years.



Cindy Humphrey

Cindy Humphrey recently marked her fifth anniversary as a full-time Teller in the Gurnee office. Way to go Cindy!



How Are Credit Unions Different?

Your credit union is a different kind of financial institution. Here are four key factors that set Community Trust Credit Union apart from other financial institutions:

- 1. You are an owner.** Credit unions are not-for-profit cooperatives, which are owned and operated by their members.
- 2. You pay lower loan rates and earn higher dividends.** Credit unions return income to members in lower loan rates and higher savings rates. Also, unpaid qualified volunteers serve on the credit unions' boards and committees. This means lower costs of doing business – no hefty payments to a corporate board. Credit unions pass along those savings to members in the form of better deals.
- 3. You pay lower fees.** At CTCU, you'll find low or no ATM fees, lower service charges on checking accounts, and lower fees for overdrawn checks than fees at banks.
- 4. You get extra attention.** Credit union staff helps members toward financial health. We are here to answer members' questions or offer one-to-one counseling. It's our way of saying "THANKS!" for being a Member-Owner of Community Trust CU.

Holiday Closings

Community Trust observes all U.S. Federal Reserve Holidays, and thus will be closed or closing early on the following dates:

Memorial Day	May 28th
Independence Day	July 4th
Labor Day	September 3rd
Columbus Day	October 8th
Veterans Day	November 11th
Thanksgiving Day	November 22nd
Christmas Day	December 25th

Note: 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
Don Fontana, Treasurer
Gilbert Bennett, Sr.
Linda Wegge-Slipke
Gerald Crews