



WIN A ZERO % APR AUTO LOAN

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WE CAN DO THAT!

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SUMMER SKIP-A-PAY NOW AVAILABLE

EMPLOYEE NEWS

BRANCHING OUT IN LAKE VILLA

NEED A NEW SET OF WHEELS? YOU'RE IN LUCK!



**WIN A ZERO[%] *
APR
AUTO LOAN [SERIOUSLY.]**

YEAH, WE CAN DO THAT.

One lucky member will win an interest-free Vehicle Loan from Community Trust Credit Union...and it may be you! To enter for your chance to win, just originate a new or used auto loan at Community Trust before August 31st and you could be the lucky member chosen in our drawing on September 7, 2007 who will receive a zero percent APR auto loan. Yeah, we can do that.

Everyone else wins with:

- Great rates on new and used car loans
- Up to 100% financing, flexible terms
- Extra discounts for First Rate Club members

APPLY TODAY online at www.ctcu.org, by calling 1-800-837-3059, or in person at any CTCU branch and you could win a ZERO% APR Vehicle Loan!

The best deals for wheels are at Community Trust CU. We have great rates for a new auto loan from 24-72 months and used vehicles up to 60 months, depending on year of vehicle. Plus, boost your bargaining power by getting pre-approved before you shop. We'll finance up to 100% of the value. CTCU Members can access CarQuotes to research and shop for your car. At no change, you'll receive a no haggle, no hassle, deep discounted price quote.

If you are looking to save money on your current auto loan, we may be able to refinance your loan. Call us today for details. CTCU is serious about helping you save on a new or used vehicle.

*APR = Annual Percentage Rate. All rates subject to change without notice. Rate may be higher dependent on borrower's credit history, income and other factors. CTCU will randomly draw one auto loan closed between June 11th, 2007 and August 31st, 2007 for a 0% auto loan. Odds of winning dependent on closed loans in a given month. Auto loans currently financed at Community Trust Credit Union are not eligible. Auto loan must be originated at Community Trust CU. If the loan becomes greater than 60 days delinquent the rate will be increased back to the original APR for the remaining term of the loan.

PRESIDENT'S CORNER

by Madeline Lipka

WE CAN DO THAT!

If you made it to our Member Appreciation Day, you saw that all CTCU staff were wearing shirts that read "We Can Do That!" It's a catchy slogan for sure, and we really mean it. You will see our "Can Do" attitude every time you deal with Community Trust Credit Union. You'll see it in the way that our tellers handle your transactions, in the way we help you with your loans and investments -- in all the services we perform for you.



And we don't keep that attitude confined to our local branches, either. We're active in the community. You'll see us this Summer at Gurnee Days (Aug 11th and 12th -- look for our Super Hero float) and at Grayslake Days (Aug 18th and 19th). We're supporting the American Cancer Society with teams walking in both the Gurnee and Grayslake Relay for Life events. And we're adding a bit of excitement to the Summer by offering you a chance to win a Zero% Auto Loan (See the front page story for details).

All in all, you'll see that we're committed to making our towns and neighborhoods better by providing you with local (and incredible) banking services. Maybe that's why I saw so many new faces at our Member Appreciation Day. Apparently the good news is getting around. We look forward to seeing you at the many scheduled events this summer.

SCHOLARSHIP WINNERS ARE INSPIRATION TO US ALL

Community Trust is proud to support these recent high school grads as they pursue their dreams of achieving a college education.



Peter Merkel

Peter Merkel won the \$2000.00 scholarship. He will receive \$500.00 for four years. Peter graduated from Warren Township High School in Gurnee and has been accepted to Marquette University where he will major in Political Science. An Eagle Scout, Peter is Senior Patrol Leader of Troop 77. He was also named a National Merit Semifinalist and Finalist. Way to go Peter!



Mary Gliva

Mary Gliva won the one year, \$500 scholarship. She graduated from Lakes Community High School in Lake Villa and plans to study Business at Lehigh University. Mary volunteers at Lake Forest Hospital, St. Patrick school, and the Adopt-a-Highway program. She was named to the National Honor Society; High Honor Roll (2003-'07); North Suburban conference All-Academic (2005-'07); and was student facilitator for the NSC leadership conference.

Brian Derrow won the one year, \$500 scholarship. He graduated from Warren Township H.S. in Gurnee and will be majoring in EET at Purdue. An accomplished student-athlete (football academic all conference 2006-'07) and National Honor Society Member, Brian volunteered for several Student Council-affiliated programs, as well as serving with the Boys & Girls Club and Gurnee's D.A.R.E program.



Tiffany
Mihovilovich

Tiffany Mihovilovich won the one year, \$500 scholarship. A graduate of Antioch Community High School, she has been accepted to Illinois State University to major in Elementary Education. A true missionary for today's youth, Tiffany participated in missions to Navajo Nation, New Mexico; Hattiesburg, Mississippi and Managua, Nicaragua. She is also a Youth science leader, led VBS, and Day Camp counselor. She has been honored with the "You Make A Difference" award (2 years), all conference.



Brian Derrow

MORTGAGE CORNER:

It's Home Improvement Season!

Now that the warm weather has finally arrived, it is time to start those HOME IMPROVEMENT projects that you have been talking about all winter. We have very low rates on fixed and adjustable first mortgage and home equity products. Stop in or call any of our CTCU branches so our lending professionals can help customize a loan to fit your needs.

CTCU SHOWS APPRECIATION



Dean Melchiorre of Waukegan, shown here with CTCU CEO Madeline Lipka, is the lucky winner of a \$500 Gas Gift Card from Community Trust Credit Union. Dean entered our drawing while attending Member Appreciation Day with his daughter, Tiffany.

INVESTMENT CORNER

By Brad Jenks, Manager of Community Trust Investment Services

Your Passport To Tomorrow Has Arrived

The new Community Trust "Passport to Retirement" kits are here. In case you haven't heard, this innovative, new retirement planning program is the only one of its kind. We've condensed all the components of retirement planning into an all-in-one package to make your retirement planning easier. After planning retirements for hundreds of members, we developed "Passport to Retirement" to give all our retiring members the tools they need to comfortably and confidently enter retirement. Using the multi-step checklist, the passport, the review tool, and file folders, you can completely plan your savings, income, and expenses during retirement. We guarantee you haven't seen anything like this and welcome you to come see why so many members are retiring with us. Call Brad Jenks at 847-662-2050 x208 and set up your consultation now.



CTCU ♥ OUR MEMBERS

Attendees of this year's Member Appreciation Day were greeted by beautiful weather and CTCU staff wearing "We Can Do That" shirts. That positive attitude was displayed by everyone as our operations manager directed traffic, branch managers ran the Prize Wheel and tellers made sure everyone ate their fill and felt welcome. CEO Madeline Lipka and



Kids' Club mascot Max Million greeted guests. "This is an important event for Community Trust," said Lipka. "Families with three and four generations of credit union members were here today. Imagine that! And there were plenty of new faces too. This is what makes CTCU special -- the people," said Lipka as Max nodded.

The three-hour event, held at our main branch in Gurnee, attracted members from the local area and as far away as McHenry. We kicked-off the festivities at 9am, and soon the smell of brats and hamburgers (prepared expertly by Maravellas Restaurant) was enticing members out of the lobby and even the drive-thrus lanes. Holly Nagel amazed kids and adults with her balloon creations. Everyone was in great spirits as members spun the Prize Wheel, entered the drawing for a \$500 Gas Card and visited with friends.

CTCU PUTS BEST FOOT FORWARD FOR "RELAY FOR LIFE"

The American Cancer Society's annual *Relay For Life*® is a one-day/one-night event to honor and raise money for cancer survivors and research, and to pay tribute to the lives lost to cancer. But for the members of CTCU's "Relay For Life" team, it's a year-round effort to raise money and generate momentum leading up to and carrying through the Relay For Life events in Gurnee on July 14-15 and in Grayslake on July 28-29. Through the generous fundraising efforts of employees and members, events such as pot of gold sales, bake sales and a garage sale have raised over \$2500 for the CTCU Relay for Life teams. Thanks to everyone for their contributions...and keep up the great work! For details or to pledge your support, visit www.mirror.relayforlife.org/relay/



SKIP-A-PAY NOW AVAILABLE TWICE A YEAR

Community Trust invites you to take a break from loan payments with Skip-A-Pay! Our Holiday Skip-A-Pay program was so popular, we've added a second one in the summer. So enjoy a month off from your vehicle loan, your home equity loan or both! With Skip-A-Pay, you choose the loans, you choose the month—August or September. Just think what you could do with some extra cash! And it's easy—simply stop by any CTCU branch.

Return your completed form by August 1, and we'll take \$10 off your fee, and you can choose to skip August or September. If you choose to Skip-A-Pay, all auto transfer payments will resume after the skipped month. After August 1, the service fee goes up to \$40 per loan (you can send a check or authorize us to transfer the amount of the fee from your checking, share or other account). Don't delay. Skip-A-Pay requests must be received no later than 7 days after loan due date for the month to be skipped. Skip-A-Pay is only valid with new and used vehicle loans and fixed rate home equity loans that are in good standing with Community Trust Credit Union.

NEWS BRIEFS

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



Congratulations to Marketing Director Michelle Fairbanks who celebrated 14 years of service on June 21, 2007.



Let's hear it for Centralized Lender JoAnne Weleton who reached her 12 year mark on May 15, 2007.



Three cheers for CTCU's Chief Administrative Officer Lynne Timmerman who has eight years of service as of June 14, 2007.



Here's to our Visa Clerk Lynn Geier who celebrated 14 years of service on May 17, 2007.



Thanks to Accounting Representative Shawna Schuerr who has been with us nine years as of May 18, 2007.



Way to go Piera Hermes, who has been a Community Trust Teller for six years, as of June 4, 2007.



Thanks to Accounting Representative Tracy Johnson who marked her 14th anniversary on May 4, 2007.



Congratulations to Administrative Assistant Beth Kennedy who celebrated eight years with CTCU on May 15, 2007.



Vice President of Lending Nancy Artz has been meeting members' needs for the past five years, since joining CTCU on May 2, 2007.



Congratulations to our Centralized Lender Marcia Fox who celebrated 13 years of service on May 31, 2007.



We're Branching Out - in Lake Villa!

Yes, it's true. Community Trust will soon begin construction of our newest location in Lake Villa on the southwest corner of Deep Lake Road and Grass Lake Road. Watch for details in future issues of Financial Focus or visit www.ctcu.org anytime for the latest news about this exciting new member service branch - coming soon from CTCU!

Holiday Closings

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

- > Labor Day September 3rd
- > Columbus Day October 8th
- > Veterans Day (observance) November 12th
- > Thanksgiving Day November 22nd
- > Christmas Day December 25th

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