

TUNE UP YOUR MONTHLY ROUTINE WITH CTCU ONLINE BILL PAY, AND YOU COULD WIN AN IPOD NANO

PRESIDENT'S CORNER: CELEBRATING INTERNATIONAL CREDIT UNION DAY!

CTCU BRINGS FIRST CREDIT UNION TO LAKE VILLA

MORTGAGE CORNER: PUT YOUR HOME'S EQUITY TO WORK FOR YOU!

CONGRATS 0% AUTO LOAN WINNERS!

INVESTMENT CORNER: PASSPORT TO RETIREMENT

PROTECTING AGAINST ID THEFT

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CTCU EMPLOYEE NEWS

CTCU HOLIDAY HAPPENINGS

BE A SANTA TO A SENIOR



A CLICK TO PAY A SNAP TO WIN

[WIN WITH
ONLINE BILL PAY]

Win one of two new iPod Nanos or one of five iTunes Gift Cards, valued at \$25 each!



IT'S EASY...just sign-up for CTCU's

Bill Pay and pay two bills online before Dec. 31, and you're AUTOMATICALLY ENTERED TO WIN! *see details below.

Everyone wins with FREE Online Bill Pay from Community Trust Credit Union:

- The fast, easy, secure way to pay bills
- You choose when to pay and how much
- Save time, postage and stress

YEAH, WE CAN DO THAT.

*No purchase necessary. When you sign up for Online Bill Pay with Community Trust Credit Union and use it to pay at least two bills by December 31, 2007, you will automatically be entered into the drawing. If you're already enrolled in Online Bill Pay, you will be automatically entered when you use it to pay at least two bills between October 15, 2007, and December 31, 2007. If you would like to enter, but do not wish to enroll in Online Bill Pay, send a 3" x 5" card with your name, address and telephone number to "Online Bill Pay: Win an iPod Nano," Community Trust Credit Union, 1313 Skokie Highway, Gurnee, IL 60031, Attention: Marketing Department. Winners will be chosen at random from all entries received. No cash equivalency. The odds of winning depend on the number of valid, eligible entries received. Winners will be notified by phone or writing on or about January 25, 2008. One entry per household. Must be a legal resident of Lake or McHenry County, Illinois, or Kenosha County, Wisconsin. Must be 18 years or older to enter. CTCU employees, immediate family and anyone living in the same household of such employees are not eligible to participate. Winners will be notified by phone or in writing on or about January 15th 2008. Winners will be announced on CTCU.org. By entering, sweepstakes, contestants agree to abide by all applicable rules and regulations. Winners are responsible for any local, state or federal taxes. As a condition of accepting prizes, winners agree to have their names/likenesses utilized by CTCU in promotional materials. iPod is a trademark of Apple Computer, Inc.

PRESIDENT'S CORNER

by Madeline Lipka

COMMUNITY TRUST CELEBRATES INTERNATIONAL CREDIT UNION DAY - OCT. 18TH

On October 18th, Community Trust Credit Union will join with more than 172 million credit union members world-wide to celebrate International Credit Union Day, in commemoration of the credit union movement's history and achievements with the theme "Together We're Better." You can help us celebrate by bringing your family and friends to visit any of our CTCU offices throughout the day to take part in our "International Credit Union Day" celebration.



The purpose of International Credit Union Day is to raise awareness about the great work credit unions are doing to help our members succeed financially, and to give everyone the opportunity and motivation to get more involved ...so here's your chance to get involved. Credit unions provide consumers with an effective, viable alternative to for-profit banks because, together, we're a force for positive economic and social change. Our One Member/One Vote model provides members with a unique opportunity to experience 'financial' democracy firsthand. Stop by CTCU and we'll show you how!

CTCU GROUNDBREAKING TO BRING FIRST CREDIT UNION TO LAKE VILLA

New Branch at Deep Lake and Grass Lake Roads

On September 25th, work began on Lake Villa's first Credit Union. "We're excited to bring the Credit Union Difference to Lake Villa, and the branch is centrally located to serve the residents of Antioch, and Lindenhurst as well," said CTCU's President/CEO Madeline Lipka. "I'd like to thank our CTCU staff and everyone who have worked so hard to make this new branch a reality."

When completed, in Spring 2008, the new branch office will provide current CTCU members in the Lake Villa area with a branch close to their home, as well as another reason to recommend CTCU to their friends, neighbors and family. As we all know, credit unions provide a unique, economical and local banking solution to area residents who are looking to enjoy the Credit Union Difference, including reduced fees, better rates and yields, and individualized banking services.

Among the VIPs participating in the groundbreaking for CTCU of Lake Villa were:

- Frank M. Loffredo, Mayor of Lake Villa
- James McDonald, Lake Villa Trustee
- Connie Meadie, Executive Director, Lindenhurst/Lake Villa Chamber of Commerce
- Daniel Venturi, Township Supervisor
- Gerry Dumalski, Boller Construction, and Dan Robin, Robinson Architects



(from left) CTCU's Vice President of Lending Nancy Artz, President/CEO Madeline Lipka, Chief Financial Officer Carol Analla and our Chief Administrative Officer Lynne Timmerman.

MORTGAGE CORNER:

Fall has arrived and that means SCHOOL EXPENSES - TUITION BILLS - HOME IMPROVEMENTS. Or maybe a NEW VEHICLE is in your plans. Put the equity in your home to work for you.!

Community Trust has fixed and adjustable HOME EQUITY LOANS that will help with all those fall projects and expenses. Stop in or call any of our branches or our 24-HOUR LOAN LINE to start the quick and easy process.

We also have FIXED and ADJUSTABLE FIRST MORTGAGES that can assist you with all your purchase and refinance needs.

CTCU AWARDS 0% AUTO LOAN



Congratulations to Scot and Charlene Hudson from Lake Villa on receiving a ZERO percent auto loan courtesy of Community Trust. The Hudsons were chosen at random from the many who qualified for the drawing by originating a new or used car loan during the month of August. Scot has been a CTCU member for over 30 years. He started his membership with \$5 and then encouraged his father and other family members to join.

INVESTMENT CORNER

By Brad Jenks, Manager of Community Trust Investment Services

Passport To Retirement

Are you confident that you've prepared fully for retirement? The Passport to Retirement Kit is Community Trust Investment Services' tool to help you put your fears to rest. We've helped hundreds of members successfully plan for their futures – now it's your turn. Reviewing your retirement assets, estate plan, income plan, consolidating your accounts, pensions, 401(k)s, IRA's, and bank accounts is just the beginning. The kit includes an ongoing quarterly review process that we coincide with your tax and legal advisors. Passport to Retirement even includes a filing system to help you manage your documents and records. We are offering a free seminar on October the 18th to introduce members to the kit. Call Brad Jenks at x208 to reserve a seat or set up an appointment individually, to see if Passport to Retirement can help you.



AVOIDING ID THEFT AND CHECK FRAUD IS IMPORTANT TO US ALL

One of the things that set credit unions apart from banks is that our success is directly tied to the success of our members – like you! That's why, for the past four years, we've teamed with the Gurnee Police Department to conduct [free](#) Identity Theft Prevention Seminars. In fact, we have another one coming up on **October 25th at 6:00PM at the Gurnee PD located at 100 North O'Plaine Road (at Washington).**

"The average ID Theft totals over \$10,000, not to mention the cost and inconvenience of removing fraudulent spending from your account and clearing your credit record," explained CTCU's Chief Administrative Officer Lynne Timmerman, who coordinates the program along with Gurnee Police Commander Jim Caldwell. "That's why we're committed to helping people avoid being victimized by ID thieves."

Along with free pizza, registered attendees will be served information on how to avoid becoming a victim of Identity Theft and what to do if the unthinkable happens to them. Space is limited, so register today by calling Michelle Fairbanks at 847-662-2050 ext. 254. > If your company or civic organization would like to schedule a seminar at your location, we will customize a program for you.

TIPS FOR RECOGNIZING AND AVOIDING FAKE CHECK SCAMS

Fake check scams are clever ploys designed to steal your money. You can avoid becoming a victim by recognizing how these scams work and taking responsibility for checks deposited into your account. If someone you don't know wants to pay you by check, but asks you to wire some of the money back – **BEWARE!** It's a scam that could cost you thousands of dollars.

There are many variations of the fake check scam. It could start with someone offering to buy something you advertised, pay you to do work at home, give you an "advance" on a sweepstakes you've supposedly won, or pay the first installment on the millions that you'll receive for agreeing to have money in a foreign country transferred to your bank account for safekeeping. They often claim that it's too difficult and complicated to send money directly from their country...so they must arrange for someone in the U.S. (who supposed owes them money) to send you a check. Whatever the pitch, the person may sound quite believable.

The one thing that all of these scams have in common is that **FAKE CHECKS LOOK LEGITIMATE.** With today's sophisticated computer graphics programs and high-resolution printers, crooks can make checks that are so realistic that even financial institutions are fooled - at least temporarily. And that's all the time criminals need to complete their fraudulent transaction with you, and then disappear. Under federal law, credit unions, banks and other financial institutions must make the funds you deposit available quickly - usually within one to five days, depending on the type of check. This creates a false sense of security in the millions of Americans who are taken in by fraudulent checks each year...and that's what makes this scam so effective.

But just because you can withdraw the money doesn't mean the check is good, even if it's a cashier's check. It can take weeks for the forgery to be discovered and the check to bounce...and when that happens, you are responsible for repaying the amount of the check. **IF SOMETHING SEEMS TOO GOOD TO BE TRUE, IT PROBABLY IS A SCAM.** There is no legitimate reason for someone who is giving you money to ask you to wire money back. If a stranger wants to pay you for something, insist on a cashier's check for the exact amount, preferably from a local bank or a bank that has a branch in your area.

DON'T GET HOOKED BY A CHECK CROOK! Visit www.FakeChecks.org, a website created by the National Consumers League to view informative videos and examples of actual scams. You can also take an online quiz to test your "fraud risk factor." And, if you suspect that someone is trying to lure you into a fake check scam, notify a CTCU representative immediately or contact the National Fraud Information Center/Internet Fraud Watch at www.fraud.org or (800) 876-7060.

NEWS BRIEFS

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



Let's Hear It For our President/CEO Madeline Lipka who, on August 30, 2007, celebrated 19 years of member service and leadership for CTCU.



Thanks to Sharon Meyer, a full-time teller at our Grayslake South office who, as of August 14, 2007, has served members needs for 22 years.



Three cheers for Compliance Officer Cathy Hill who celebrated 22 years of helping our credit union succeed on September 23, 2007.



Congratulations to Teller Supervisor/Trainer Lisa Robinson who marked her seventh year of service on September 18, 2007.

Holiday Happenings

Community Trust will once again be hosting our Holiday Toy Drives to benefit the Angel Tree and Salvation Army "Toys For Tots" gift giving programs. Toys for Tots drop-off boxes will be placed at each branch locations from November 19th through December 15th. In addition, members have the option to pick an Angel Tree tag off our tree from November 19-December 15th. Each tag lists the age, size and the toys requested by a certain child. Members can choose what to buy or they can buy all the items, and then place the tag on the wrapped item(s) and return it to our lobby tree.

Santa Sighting

On December 15th, Santa will be here to pass out presents and have his picture taken with our children.

Be Santa To A Senior

You're never too old to get a visit from Santa. That's why the "Be a Santa to a Senior" program offers us all the chance to give a gift to the people who are least likely to receive a gift during the holiday season: **senior citizens**. Stop by any CTCU location and select an ornament with the name of the senior and their gift preference. Then return the gift with the ornament taped to it back to the credit union. Volunteers from Home Instead Senior Care will host a gift wrapping party on December 14 and distribute gifts to each senior from December 15 through 17. Gift ideas include: functional clothing like slippers, socks or gloves, hand lotion, toiletry items, a nice pen and stationary, stamps or a pre-paid phone card.

Holiday Closings

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

- | | |
|-----------------------------|---------------|
| > 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