

FINANCIAL FOCUS

ISSUE 1 2008



CTCU.ORG

MEET THE BRANCH MANAGERS



You'll see Director of Branch Operations Rhonda Harden (center) at all CTCU locations. Her Branch Managers include (l. to r.) Nikki Grover (Lake Villa); Betty Fallos (Gurnee) and Leo Castillo (Grayslake)

From friendly greetings and warm coffee to trained professionals with great financial solutions – everything you experience at Community Trust Credit Union is largely due to the hard work of our branch managers. You may have seen them before or talked with them by phone. Now meet the CTCU branch managers.

Rhonda Harden

As Director of Branch Operations, Rhonda leads the branch manager team and oversees the workings of all CTCU locations. She's a seasoned financial professional with over 17 years of experience. Rhonda begins every day with one goal – to make a positive difference. Whether it's assisting a member or sharing her knowledge with her staff, Rhonda doesn't hold back. Her energy and enthusiasm are as high as the standards she sets for her team.

Rhonda is, however, realistic. "I can't do this alone," she admits "I'm not a superwoman." Rhonda has a lot of help, of course. She has groomed, trained and cheered on her CTCU staff at every turn. And she's often right there working beside them. "My hands-on approach gives me the ability to appreciate the challenges, to lead and to suggest improvements."

Betty Fallos

Members who frequent the Rt. 83 branch in Grayslake know Betty Fallos. Confident, happy, helpful – Betty has been connecting with members one-on-one since she started with CTCU. She uses her 10 years of financial experience to produce good results for Community Trust members and her employees enjoy her "open door" policy.

Beginning early this year, Betty will manage the main branch in Gurnee. If she seems especially excited about the change, it's understandable. Betty's father, Jay McCaughey, managed the Gurnee branch, and was CTCU's president for over 40 years. *Continues on page 4*

LETTER FROM MADELINE

Happy New Year! I hope your holidays were wonderful.

Here at Community Trust we're excited to move into 2008 because it marks our 75th Anniversary. We know that we wouldn't be where we are today without your support and participation. So it is with gratitude and pride that we look forward to a special year full of growth and exciting developments.



A Bigger Branch for All of Grayslake

Effective March 31, 2008, we will be consolidating all of our Grayslake operations to our full-service branch at Route 83 in Grayslake. At the Route 83 branch, you'll find added services such as safe deposit boxes, four drive-through lanes, a covered ATM and night deposit. You'll also enjoy seeing many familiar faces. Leo Castillo, the branch manager at Rt. 120, is moving to the newer facility, as are many of the tellers and Member Service Officers. Familiar faces and the same excellent service at an improved facility – we hope you'll visit us there soon!

CTCU Lake Villa: Opening Spring '08. Work continues on-schedule at our new facility at the corner of Deep Lake and Grass Lake Roads in Lake Villa. (See picture on pg 2) Members as well as non-members are beginning to get excited about our newest location since it is the first credit union in the Lake Villa/Lindenhurst communities. Information about the grand opening will be published in our next newsletter as well as on our website. Our event calendar for 2008 is included on page 4 for your convenience. 2008 will be an exciting and busy year; we hope you can be a part of it.

Continues on page 2



GET FREE TICKETS TO THE CHICAGO AUTO SHOW.

Details on Page 3

CTCU BOARD MEMBER LINDA WEGGE SLIPKE IS HONORED AS GRAYSLAKE VOLUNTEER OF THE YEAR.

Linda Wegge Slipke, a board member for Community Trust Credit Union, was recently named Volunteer of Year by the Grayslake Economic Development Commission. She received the award at the Grayslake Chamber of Commerce & Industry's Annual Installation Dinner held at the Country Squire in Grayslake on Thursday December 6, 2007.

Although she typically stays out of the limelight, preferring to have it shine on the many community events and charitable causes that she supports as a volunteer, Linda was extremely proud to be honored in a brief ceremony when Shawn Vogel, Economic Development Commission member/Grayslake Trustee, and Tony Lucenko, the village's Economic Development Director presented her with a plaque.

"I give back to Grayslake because Grayslake has been so good to me and my family," explained Linda, adding that she is happy to volunteer her efforts "wherever and whenever they are needed."

Community Trust CU's President and CEO Madeline Lipka was also welcomed as the President Elect of the Grayslake Chamber of Commerce & Industry at the dinner. "It was a proud evening for Community Trust," Lipka added. "We are honored to be so active in the Grayslake community and look forward to contributing to its continued success."



Linda Slipke is congratulated by Economic Development Commission Member and Grayslake Trustee Shawn Vogel

HOLIDAY RECAP SANTA FOR SENIORS

The holidays evoke images of happy children opening gift-wrapped presents, but often the older members of our community are overlooked. With this in mind, Community Trust Credit Union asked our members, staff and neighbors to "Be A Santa To A Senior" and the results were great.

"It's a small thing to do that means so much for seniors who live alone at home" said CTCU's President/CEO Madeline Lipka, who welcomed Home Instead Senior Care to set up their "Be A Santa To A Senior" display in the credit union's lobbies.

Home Instead volunteers picked up two truckloads of gifts on Dec. 10, so Boy Scouts from Troop 77 could wrap them in time to be re-distributed to individual seniors by Christmas day.

The Santa To A Senior campaign was held in addition to Community Trust's annual Toys-For-Tots toy drive, Angel Tree drive, and our support of local needy families through the Avon Food Pantry.

The spirit and generosity of our members and staff demonstrates the old adage: "the best gifts for the holidays are the ones you give to others."

Thank you to everyone that contributed to this wonderful cause.

LETTER FROM MADELINE

Continued from cover

HELOC. Besides new and improved facilities, we're doing everything we can to help you and your family reach your financial goals. Whether it involves increasing your home's value through remodeling/expansion, investing in the future with a college education, or simply finding a better way to manage and pay down debt, our Home Equity loan options give you smart ways to responsibly take charge of your finances while tapping the value in your home. See page 3 for details or talk with your Member Service Officer to decide how you can best reach your goals.

Thank you again for your support and participation. Because of you, Community Trust Credit Union continues to be a valuable resource for individuals and families in Lake, McHenry and Kenosha Counties. We've come a long way, and there's no end to where we can go together.

Here's to a happy, safe and prosperous new year.



An artist rendering of the Lake Villa branch lobby.
Image courtesy of brandpartners

ALWAYS BELOW PRIME

Using the value in your property can be a smart money move. If you're now paying above prime rate on your Home Equity Line of Credit (HELOC), however, you're paying too much.

Community Trust Credit Union offers HELOCs that are below prime rate for the life of the loan. You can choose to pay interest only, or interest and principal, each month. Your funds are available whenever you need them -- and you make payments only on the amount you use.

With tax season approaching, you'll do well to check with your tax adviser about the CTCU HELOC as substantial tax benefits may apply.

To get started, just contact our CTCU Member Service Officer today and ask about our "always-below-prime" HELOC.



Rather be Fixed? If a fixed-rate five-year Home Equity Loan is better for you, just ask your Member Service Officer about Free in Five. With a Free in Five Home Equity Loan you can get rid of your high-interest debt and credit card

bills by paying them off in one lump sum. In return you'll have a single payment each month. And your rate and your payment amount never change throughout the life of the loan.

Apply Online. Did you know that you can apply online for your next home equity loan, line of credit, auto loan, VISA card and more? It's easy, safe and saves you time.

PREPARING FOR A SMOKE-FREE ILLINOIS

On January 1, 2008, Illinois will become the 22nd smoke-free state in the nation. Beginning in the New Year, there will be no more smoking in any indoor workplace or public place. As a result of the Smoke-Free Illinois Act, Community Trust Credit Union will be implementing a new smoke-free policy on January 1, 2008. After this date, there will be no smoking anywhere on CTCU property.

For up-to-date information and frequently asked questions, visit the Illinois Dept. of Public Health website at: <http://www.idph.state.il.us/smokefree>

TICKETS TO THE CHICAGO AUTO SHOW

Friday, February 8 through Sunday, February 17

The Chicago Auto Show is the premier car and truck showcase of the year. In fact, it's the largest auto show in North America -- the one place to shop and see nearly every make and model available. See <http://www.chicagoautoshow.com> for more information.

Community Trust wants to send you to the Chicago Auto Show --- on us.**

While supplies last, CTCU will give a pair of tickets to the 100th edition of the Chicago Auto Show to the first 100 members who apply for a Pre-Approved Vehicle Loan with CTCU between January 1st and February 1st 2008. You can apply at any of our branches or online at [CTCU.org](http://www.ctcu.org) (<http://www.ctcu.org/autoloans.shtml>)



If you're one of our lucky 100 members, you're going to the show!

You'll be contacted by phone on or before February 1st with the good news. You will then need to stop by our Gurnee branch to pick-up your tickets.

Be one of the first 100 members to complete the Pre-Approved Vehicle Loan Application online or in-person at any CTCU branch beginning January 1, 2008.

** Auto Show Promotion Rules.

Must 18 years or older and a Community Trust Credit Union member to enter. Auto Show Promotion begins January 1, 2008 and ends February 1st 2008 or while tickets last. No more than 100 pairs of tickets will be available. No cash value. Tickets are nonrefundable and non-returnable. Tickets cannot be used in conjunction with any other promotion. To enter, complete a Vehicle Loan Pre-Application online or in-person at any CTCU branch. Learn more about Community Trust Credit Union Vehicle Loans and to Apply Online, go to <http://www.ctcu.org/autoloans.shtml> Pre-Application does not commit you to any loan product from CTCU and does not guarantee or imply any loan approval by CTCU.

RECENT CTCU EMPLOYEE ANNIVERSARIES

October

Sarah Obradovic
Member Service Officer1 year

Maria Kearney
Member Service Clerk1 year

Nikki Grover
Branch Manager3 years

Lori Coffey
Member Service Officer7 years

Tiffany Pulsha
Teller2 years

November

Diane OsburnTeller3 years

Reilly FentersTeller1 year

December

Ron CarlsonCompliance Clerk2 years

Bri MarcosTeller1 year



Lenora Rodriguez and Vicki McFeely welcome Sarah Obradovic, Member Service Officer, back from her maternity leave.

75TH ANNIVERSARY FOR COMMUNITY TRUST



It was a special day that July 18 in 1933 when "Warren Township Credit Union" opened its door for the first time. The credit union was organized by the leaders in the community who wanted to help each other through the depression years. And helping the community has stayed a tradition ever since, through name changes and growth, right up to today. You'll still find that same commitment to you and to our communities at Community Trust Credit Union.

To celebrate our 75th year of service to our members, Community Trust Credit Union is kicking-off a year-long celebration full of special events.

March Our Annual Board Meeting is set for March 20 and as always all members are invited to attend. New to our calendar this year is the St. Patrick's Day Parade in Lake Villa. To celebrate the opening of our newest location, CTCU staff will participate in the day's events. Hope to see you there.

Spring Two words: Lake Villa. Everyone is talking about it. People in Lake Villa, Lindenhurst and Antioch are anxiously anticipating the opening of Lake Villa's first credit union – our newest location at the corner of Deep Lake and Grass Lake Roads. We'll have lots of special things planned for our week-long Grand Opening. Look for much more news soon.

Summer July 18th will be our annual Member Appreciation Day at the main branch in Gurnee. This special day will feature all the fun and food you come to expect and a special presentation by the Illinois Credit Union League to recognize CTCU's 75th Anniversary. Plan to attend.

The summer months will also find CTCU staff busy in the community with Relay for Life Cancer Walks in Gurnee and Grayslake, and parades and hometown celebrations in Gurnee and Grayslake. Don't forget the fireworks at Gurnee Days! It's a busy and fun time around here.

Fall Our Fall Member Appreciation Day at the Grayslake facility was a great success last year and we're looking for an even bigger turnout. If you made it to Oktoberfest in Lake Villa last year, you saw us meeting the locals and announcing our plans for our newest branch. We'll be back this year, meeting our newest members and spreading the news about CTCU's better service, great rates and lower fees. Feel free to pass it on.

Winter Holiday Skip-A-Pay and Community Trust's involvement with local area charities during the holidays are as much a part of Winter as sledding and hot apple cider. We've been a part of helping people save for and celebrate the holidays for 75 years.

MEET THE BRANCH MANAGERS *Continued from cover*

Leo Castillo

"I'm a coach, a player and a cheerleader." Actually he's a branch manager, but you can understand why Leo Castillo feels this way. He has mentored employees, worked with members and built his teams. With over 20 years in the financial industry, Leo knows that a successful branch is a sum of all its people. "It's teamwork that makes a branch operate. That's how we deliver great personalized service to our members."

Leo is active in the Grayslake and Round Lake Chambers of Commerce.

Nikki Grover

Our newest branch will be managed by our newest branch managers – Nikki Grover. When the Lake Villa branch opens this Spring, Nikki and her team will be ready. "I feel like I've been preparing for this from my first day with CTCU," said Nikki referring to her start as a teller at our Gurnee branch. "I was curious and wanted to learn all I could about Community Trust."

Nikki's hardwork and eagerness have been recognized by both members and her co-workers. Her comfortable, friendly style has endeared her to the many members she has helped. She's knowledgeable of CTCU products and programs, and is hard at work now preparing for her next assignment as the Branch Manager of the new Lake Villa facility.

Offices

1313 Skokie Highway
Gurnee, IL 60031

1263 N. Route 83
Grayslake, IL

1868 Belvidere Road
Grayslake, IL 60030

Coming Soon to Lake Villa

Phone Services

Main: 847-662-2050

Toll-free 877-342-4788
(outside of 847 area code)

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