



CTCU.ORG

CTCU LAKE VILLA BECOMES AREA'S FIRST CREDIT UNION!

Thanks to everyone who joined us in celebrating at three June events

The last nine months have been exciting times for all of us at Community Trust Credit Union as we watched our beautiful, new Lake Villa member service branch taking shape at the southwest corner of Deep Lake and Grass Lake Roads. So it's only natural that we're in the party mood as we celebrate the area's first credit union location, which is changing the way Lake Villa, Lindenhurst and Antioch residents bank...and party we have.

Over a three week period in June, we hosted a **Children's Day**, **Shred Day** and **Grand Opening Party** to encourage our members and neighbors throughout the area to stop in and experience "The Credit Union Difference" for themselves.



Lake Villa Branch Manager Nikki Grover (top right) helps Children's Day Door Prize Winner Tyler Wibright test drive his new mini tractor, while Dad Kevin and Grandmother Liz Wibright of Lake Villa go along for the ride.



Community Trust's Vice President of Lending Nancy Artz (left) helps Samantha Foster of Fox Lake "spin to win" a prize, as Dad Chris looks on during our June 14th Children's Day event in Lake Villa.

"Credit unions bring real choice to local families – especially today as bank mergers result in higher fees and less service. That's not the case with Community Trust," explained Madeline Lipka, CTCU's President & CEO. "We are owned by our members, the people in this community. That translates into better service, and loan and savings plans tailored to the community."



Jerry Wetter of Lindenhurst (center) took home a shredder of his own, along with congratulations from Lake Villa Branch Manager Nikki Grover (left) and Member Service Officer Stacey Houston.



Alert Me! Subscription Winner Carol Cesarz of Lindenhurst shares her excitement with Lake Villa's Member Service Officer Stacey Houston. Other winners (not shown) were Rita Gabrielsen of Wadsworth and Cheryl Hibbeln of Antioch.

Along with fun events, useful seminars and a comfortable, welcoming environment where you're treated like owners - because you are - CTCU offers reduced fees and personal banking services that any bank customer would envy. Members who live or work in the Lake Villa area couldn't be more happy about the added convenience provided by our new branch, which is designed to work in tandem with our other branches at 1313 Skokie Highway in Gurnee and 1263 N. Route 83 in Grayslake. CTCU Lake Villa features:

- nearly 5,000 square-feet of office, teller, and consulting space, along with a comfortable, sun-filled lobby and tower entryway;
- a comfortable lobby with ADA-compliant teller station, coffee service, and free, secure Internet access;
- a Max Million Kids' Club area where kids can learn about personal finance;
- a four-lane Drive Up with dedicated ATM lane;
- a secure, 24-hour day/night depository.

AREA BUSINESS LEADERS HELP DEDICATE CTCU LAKE VILLA

[MEMBERS AND NEIGHBORS ARE THE REAL STARS] Story on Page 3



PRESIDENT'S MESSAGE

by Madeline Lipka



What an exciting summer! Not only have we opened our new Lake Villa branch, but this year marks our 75th Anniversary. Community Trust Credit Union was chartered on July 19, 1933. In celebration, we are combining our annual Member Appreciation Event with our Anniversary Celebration on Saturday July 19, 2008. We look forward to seeing all of our long-time members, as well as our newest members, at the commemoration of 75 years of serving the community.

The event will be held at our main branch in Gurnee, where there will be awards and declarations presented, and of course we will have food, fun, and a chance for our members to win some exciting prizes.

We hope all of you will join us on that special day to help us celebrate 75 years of service....and let us say thank you for being part of our past, present and future! As the event gets closer, you can sign-on to CTCU.org for all the details.

And, as usual, we are going to bring large contingents of enthusiastic, smiling faces to both Gurnee Days and Grayslake Days in August. So feel free to bring your family and friends and join us in the festivities including: parades, baby contests, bingo and much more.

At Community Trust Credit Union we're looking forward to helping you make some fond Summer memories, along with solid financial decisions that will benefit you and your family for years to come. After all, we're all in this together!

SKIP-A-PAY... AND MAKE BACK TO SCHOOL A BREEZE

Community Trust invites you to take a break from loan payments with Skip-a-Pay! Our back to school skip program was so popular, we're bringing it back. So enjoy a month off payments from your vehicle loan, your fixed 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.



You can qualify for a \$10.00 per loan discount on the fee if you return your completed form and payment prior to the 1st of either month. Requests received after the 1st of the chosen month will pay our regular fee of \$40.00 per loan (you can send a check or authorize us to transfer the fee amount from your account). Don't delay! Skip-a-Pay request must be received no later than the 7th of the month you want to skip. If you choose to skip-a-pay, all auto transfer payments will resume after the skipped month.

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.

\$1,000 CERTIFICATE WINNER

As excited as we are about being in Lake Villa, we know the closing of our branch in South Grayslake took a little getting used-to. That's why we offered members who stopped by to move their accounts to North Grayslake an entry into a drawing for a \$1,000 certificate. Pretty good deal, right? Patricia Roux of Grayslake sure thinks so, she recently took home the prize, along with our thanks for helping the transition go so smoothly.



STARS IN OUR EYES FOR LAKE VILLA V.I.P. NIGHT

Now that we've completed our new Lake Villa member service branch office at the southwest corner of Deep Lake and Grass Lake Roads in Lake Villa, we just love showing it off to our members and friends in the community. As the cover story illustrates, we've been hosting events over the past month...but it all started with our V.I.P. debut evening event on June 5th.

Talk about a HUGE success, our V.I.P. Party attracted over 140 attendees including TV, movie and Broadway



stars like Lucille Ball, Marilyn Monroe and Liza Minnelli – Oh wait, those were volunteer celebrity look-alikes from Lakes High School Drama Club!

The real stars of the event were our dynamic Lake Villa Branch Manager Nikki Grover and her staff. Supporting cast for the “Hollywood Movie Opening” style event were our President & CEO Madeline Lipka and our other executive staff members, as well as our wonderful board of directors and supportive neighbors from throughout the Lake Villa, Lindenhurst and Antioch area.



Lake Villa Trustee Jim McDonald, Community Trust President & CEO Madeline Lipka, Lake Villa Mayor Frank M. Loffredo, and CTCU Lake Villa Branch Manager Nikki Grover.



Attendees were invited to enter to win an iPod Touch. The winner was Donna Arzani.

ANNIVERSARIES OF SERVICE:

Wendy Gee	April 15	14 years
Cindy Humphrey	April 22	6 years
Lanora Rodriguez	April 24	2 years
Mike Drennan	April 25	7 years
Nancy Artz	May 2	6 years
JoAnne Welton	May 15	13 years
Lynn Geier	May 17	15 years
Beth Kennedy	May 18	9 years
Shawna Schuerr	May 18	10 years
Tracy Johnson	May 24	15 years
Marcia Fox	May 31	14 years
Piera Hermes	June 4	7 years
Sam Tommy	June 5	2 years
Lynne Timmerman	June 14	9 years
Michelle Fairbanks	June 21	15 years
Mike Ward	June 26	2 years

FIRST LAKE VILLA MEMBER TRANSACTION

No one is more excited about our new Lake Villa branch than members in the Lake Villa/Antioch/Lindenhurst area, like Joseph Torrez. A member since 1991, he recently had the honor of conducting the first member transaction in Lake Villa. Over the past 18 years, Joseph has enjoyed CTCU's friendly service, personal programs, and our growth as an organization. And now that we've opened a branch in his home town of Lake Villa, Joseph couldn't be happier.



Lake Villa Branch Manager Nikki Grover welcomes Antioch resident Joseph Torrez as the first member to conduct a transaction in Lake Villa.

MEET OUR LAKE VILLA STAFF



CTCU members receive a warm welcome from Lake Villa staff (from left) Aggie Panzarino - Teller, Nikki Grover - Branch Manager, Stacey Houston - Member Service Officer, Kelsey Canfield - Teller, Heidi Placuszok - Teller Supervisor, Julia York - Teller, and Bri Marcos - Teller.

CTCU is proud to support these recent H.S. grads



Michelle Campanella

Michelle Campanella won the \$2000 scholarship (\$500 for four years). A Wadsworth resident, Michelle graduated from Warren Township "Out of House: The Learning House" and plans to attend the College of Lake County.

Wadsworth resident Laura Micksch won the one year, \$500 scholarship. A Warren Township H.S. graduate, she will be attending the College of Lake County.



Sarah Sandahl

Grayslake resident Sarah Sandahl won the one year, \$500 scholarship. She graduated from Warren Township High School and plans to attend Carrol College.



Laura Micksch

Summer Calendar

Independence Day – Friday, July 4th All branches closed.

Relay For Life Walk – Saturday, July 12th Come out to O'Plaine School in Gurnee and support Team CTCU as they walk for 12 straight hours to raise money and awareness for cancer research.

Member Appreciation Day – Saturday, July 19th Join in our official 75th Anniversary Celebration at our main office in Gurnee from 9AM-Noon for great food catered by Maravela's, balloon sculpting by Twist & Shout, and free child car seat checks by the Gurnee Police Department.

Gurnee Days – August 9th and 10th – Be sure to stop by our CTCU van during Gurnee Days at Viking park to enjoy our "Salute to Sitcoms" and free balloon creations courtesy of Holly Nagel from Twist N Shout.

Baby Contest – On Saturday, we're sponsoring the Baby Contest. Registration will begin at 10:30AM in front of the band shell and the contest starts at 11AM.

Parade Time – A bunch of us will be walking in the parade on Sunday. Come join us!

Grayslake Days August 15th and 17th – "Grayslake Salutes the Olympics"

We're sponsoring the Bingo Tent on Friday (7-10PM), Saturday (Noon-10PM) and Sunday (3-4PM) Kids bingo is from Noon-1PM and teen is from 3-4PM. We will also be walking in the Grayslake Days parade on Sunday, so be sure to join us in the fun.

Labor Day – Monday, September 1st All branches closed.

INACTIVE ACCOUNTS

Members who don't use any other CTCU services except a small savings account (under \$500) and have not had any activity in that account for one year, will be assessed an inactive account fee of \$10 per month. If your account falls into the category, there are several ways to avoid the charge:

- Make a deposit to activate your account and increase the balance to over \$500
- Open an active CTCU Checking, VISA or loan account
- Transfer remaining funds to another type of CTCU account, and close the inactive account.

We understand than no one likes a charge, but in fairness to our members who are actively using the credit union, we need to take this step. Thanks for understanding.

Offices

1313 Skokie Highway
Gurnee, IL 60031
1263 N. Route 83
Grayslake, IL

Now Open!

1380 Deep Lake Road
Lake Villa, IL 60046

Phone Services

Contact us at: 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