



# SWIPE-STAKES!

Use your Community Trust Credit Union debit card everywhere, and you could win cash back for the amount of your purchase! *Ask for details today.*

## \$WIPE \$IGN WIN!



Winner Drawn Every Week!

**NOT A MEMBER?**

Join today and we will deposit **\$50** into your savings to get you started along with a checking & debit card.

[www.ctcu.org](http://www.ctcu.org) • 847-662-2050

\*Sweepstakes: A winner will be drawn weekly for cash back on their transaction. Cash back reward can not exceed \$2000. Member must sign for transaction to qualify for cash back on purchase. Odds of winning will be based on the number of transactions. Employees of Community Trust Credit Union, their immediate family and anyone living in the same household of such employee are not eligible. Member must be in good standing to qualify for cash back reward. Must be 18 or over to qualify for Sweepstakes. Promotion runs from October 4th thru December 31st, 2009. Offer subject to change without notice. Each winner agrees to permit the Credit Union to utilize his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission.

\*\*New member deposit. CTCU will deposit the minimum required of \$50 in the savings account to establish membership. Member must open a checking and debit card to qualify for deposit. If account is closed within in 6 months member will forfeit the deposit of \$50 made by CTCU. Offer subject to change without notice. Membership restrictions apply.





# PRESIDENT'S MESSAGE *by Madeline Lipka*

Dear Members,

During this rough period, when wage reductions and layoffs are at an all time high, your credit union is here to do whatever we can to see you through it. Your financial well being is important to us and we want to hear from you.

There are several money saving services we offer that can give you immediate relief.

- **Skip-A-Pay** – If Christmas spending is worrying you, take advantage of our Skip-A-Pay program. You can maintain your good credit and still put a smile on your kids' faces. See the article on the next page for details.
- **MEMBERS Auto and Homeowners Insurance** – Take advantage of our members only Auto and Homeowners insurance offered through Liberty Mutual. You can get a no-obligation estimate on our website.
- **Direct Deposit** – It's important to learn that putting a little away each week can help you through the tough times. Use direct deposit to automatically save a few dollars each pay period. You'll be amazed how your savings add up to cover you for the next rainy day.
- **Holiday/Vacation Savings** – Save for anticipated holiday expenses, or save for a future vacation, with a Holiday or Vacation Savings Club account. Small, regular deposits can add up in a hurry. For example, save \$20 each week and you'll have well over \$1,000 saved up by this time next year. Save over \$2,500 and consider moving your funds to a **Money Market Account** for an even higher guaranteed rate of return.

Regardless of your financial situation, talk to us and find out how we can help. Take advantage of your membership.

Remember the credit union motto "*People Helping People.*" That's what we're here for.

Sincerely,

Madeline Lipka  
*President/CEO*



## THE WINDS OF CHANGE

*by Brad Jenks, Manager of Community Trust  
Investment Services*

The economy seems to be on solid ground as we continue to see more positive economic data pour in every week. What that means for the markets is that the "market winds" are turning from headwinds into tailwinds. Many investors that were stung by the 40% market slide may be falsely encouraged by the positive returns we've recently seen in the markets. This "changing of the winds" should not give one a false sense of security. If you have done nothing to address the problem in your investments from 20 months ago, then you will be destined to repeat history.

The transitioning market is the perfect time to make adjustments to your asset mix. Just think how helpful that philosophy would have been for you when the market was changing 20 months ago. How much of the market decline could you have avoided by being proactive?

Community Trust Investment Services was created to help you be a proactive investor. We have a full service retirement and financial planning department available to help you manage your retirement assets. Take advantage of the changing markets and set up an appointment to see our retirement expert Brad Jenks. Call Brad's office at 847-662-2050 x208 to set up an appointment. Consultations are free of charge.



## HOLIDAY TOY DRIVE



CTCU will be hosting our Holiday Toy Drive to benefit the Angel Tree and Salvation Army "Toys for Tots" drive. Toys for Tots drop off boxes will be placed at all of our offices from November 16th through December 12th. The Angel Tree tags will be available from November 16th through December 12th. Each tag contains the age and size of a child and the toys they have requested. The gift should be returned unwrapped with the tag attached.

**Our Toy Drive is on Saturday, December 12th from 9:00 am to Noon.** Stop by and have your picture taken with Santa. Santa will be at all offices.

## BE A SANTA TO A SENIOR

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 in December and distribute gifts to each senior. 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.

The program will positively impact the community by providing holiday cheer and gift giving to those senior adults who are least likely to receive a gift during the holiday season.



## HOLIDAY SKIP-A-PAY AVAILABLE FOR DECEMBER 2009 OR JANUARY 2010

Enjoy a month off payments from your new or used vehicle loan, your fixed home equity loan, or both! Getting ready for the holidays could be a lot more fun if you have some extra cash for gifts, decorations and party favors. CTCU makes it easy. Look for the Skip-A-Pay application at [www.ctcu.org](http://www.ctcu.org) in November and bring it in to any branch location. We'll do the rest.

You can qualify for a \$10.00 per loan fee discount by returning 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. 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 for a minimum of three months with Community Trust CU.



# VISA® GIFT CARDS

With the holiday's right around the corner make shopping for gifts easy – give a VISA Gift Card. Stop by any CTCU office for more details.

## INACTIVE ACCOUNTS

Community Trust CU Members who don't use any other services except a small savings account (under \$500) and haven't 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 this category, there are several ways to avoid the charge:

- Make a deposit at least once during the calendar year or increase your balance to over \$500.
- Open a new CTCU Checking, VISA or loan account.
- Transfer remaining funds to another type of CTCU account and close the inactive account.

We understand that no one likes a charge, but in fairness to our members who are actively using the credit union, we need to take this step. Thank you.

## CTCU EMPLOYEES' ANNIVERSARIES

### JULY

- 21 Nikki Streib (6 years)
- 21 Nicole Terlap (6 years)

### AUGUST

- 2 Betty Fallos (5 years)
- 14 Sharon Meyer (20 years)
- 30 Madeline Lipka (21 years)

### SEPTEMBER

- 18 Lisa Robinson (9 years)
- 23 Cathy Hill (24 years)



## HOLIDAY CLOSINGS

- Columbus Day ..... October 12<sup>th</sup>
- Veterans Day ..... November 11<sup>th</sup>
- Thanksgiving Day ..... November 26<sup>th</sup>
- Christmas Day ..... December 25<sup>th</sup>



## IDENTITY THEFT SEMINAR

Join CTCU to learn more about protecting yourself from identity theft at this FREE event.

**Tuesday, November 10, 2009 • 6:00 PM**  
**Gurnee Police Station**  
**100 N. O'Plaine Road • Gurnee, IL**



Commander Jim Caldwell and Sergeant Sandra Campbell from the Gurnee Police Department and Bettina Golwitzer from CTCU will be the guest speakers.

For more information about this seminar, or to register, please contact Michelle at 847-662-2050 ext. 254 or Jim at 847-599-7040.

Financial Focus is published quarterly for the members of Community Trust Credit Union.



## OFFICES

1313 Skokie Highway  
Gurnee, IL 60031

1263 N. Route 83  
Grayslake, IL 60030

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  
847-775-1711  
Toll-free 877-342-4788, option 8  
(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

Madeline Lipka, President  
Edward Clark, Chairman  
Shawn Depke, Vice Chairman  
Elmer (Bud) Reed, Secretary  
Don Fontana, Treasurer  
Gilbert Bennett, Sr.  
Linda Wegge-Slipke  
Gerald Crews