

FINANCIAL FOCUS

ISSUE 1 2010



CTCU.ORG

CUT
**YOUR CREDIT
CARD RATE!**



4

.99%*
APR

ON BALANCE TRANSFERS FOR SIX MONTHS

AFTER SIX MONTHS RATE WILL BE 5.25% APR

*To request a balance transfer,
contact us at 800-654-7728, or call our
Visa Department at 847-662-2050.*



*APR = Annual Percentage Rate. Rate of 4.99% APR is fixed for 6 months from the date of the balance transfer. After that the rate becomes variable and adjusts monthly based on the Prime Rate as established in the *Wall Street Journal* on the first day of the month. The Prime rate in effect as of December 31 was 3.25%. Visa Gold rate will be at Prime plus 2%. Offer good between January 15 and April 15, 2010. In order to qualify for this offer, account must be in good standing. Cash advances not included. Minimum balance transfer is \$100.



PRESIDENT'S MESSAGE *by Madeline Lipka*

Dear Members,

Government bailouts. Stimulus packages. Soaring unemployment. Rising foreclosures. Cash for Clunkers. Staycations. Public options. Declining home values. Heroes like Captain Sully. And crooks like Bernie Madoff.

As I look back on 2009, I realize how challenging the year was for all of our members.

Community Trust Credit Union continued to loan money to our members and provided secure savings products throughout the year. It is very satisfying for all of us at the credit union to realize how beneficial our products and services can be. 2009 saw enhancements to the audio response teller, home banking, bill payment, and the website also underwent a facelift. Also new in 2009 was the introduction of our email notification system which allows you to be the first to know about credit union events, promotions and useful information. If you have not signed up for our email you can do so on our home page at www.ctcu.org.

It was unbelievably gratifying to see how our members recognized the need to help those less fortunate in 2009. Members generously donated food and toys for our various drives – our donations exceeded last year's total despite the challenges we all faced.

Thank you for choosing Community Trust Credit Union. As a member, you realize that now is the time to bank smarter. We greatly appreciate the support and trust you place in CTCU and look forward to helping you with all of your financial needs.

I wish all of our members a happy, healthy and prosperous New Year.

Sincerely,

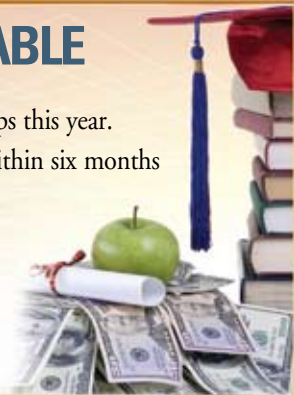
Madeline Lipka
President/CEO

SCHOLARSHIP APPLICATIONS AVAILABLE

Community Trust Credit Union is proud to offer four \$500.00 scholarships this year. High school seniors who will be enrolled in a college or technical school within six months of graduation from high school are eligible.

Applications are now available online at CTCU.org or at any of our three offices. Applications must be postmarked on or before March 5, 2010.

Good luck to all of our seniors!



ANNUAL MEETING NOTICE

CTCU's Annual Meeting will be held on Thursday, March 18th at 5:30 p.m. at our main office in Gurnee (1313 Skokie Highway). We hope to see you there.

THANK YOU FOR YOUR GENEROSITY

SANTA SUCCESS

Thank you to everyone who donated to the Salvation Army Angel Tree Drive and the Toys for Tots campaign. The credit union collected over 70 Angel Tree Tags and over 400 toys for the Toys for Tots.



FOOD PANTRY DONATIONS

Our employees and members generous food donations will benefit three area food pantries. The Gurnee office collected for the Warren Township Center. Our Grayslake facility collected for the Avon Food Pantry in Round Lake Beach. The Lake Villa branch collected for the Open Arms Mission in Antioch.



SENIOR STOCKING

Community Trust Credit Union employees donated money to purchase stockings for the residents of the Hillcrest Nursing Home Center. We filled 25 stockings with items requested by the nursing home.



LAKE VILLA OFFICE AVAILABLE TO SERVE YOU

Remember that Community Trust Credit Union has an office conveniently located at the corner of Deep Lake and Grass Lake Roads in Lake Villa, Illinois.

We invite you to visit this office for all of your financial needs. With nearly 5,000 square feet of space, the Lake Villa office also has a four-lane drive-up with a dedicated ATM lane. Stop in and enjoy a cup of coffee along with free, secure internet access! Children will even enjoy the Max Million Kids' Club area.



TURBOTAX AVAILABLE ONLINE

Doing your taxes is rarely fun. However, CTCU can help make it easier, more accurate and secure with TurboTax® Online. Utilizing this service will also speed up receipt of your tax refund!



File your taxes confidently with TurboTax Online:

- Fill out the electronic forms and TurboTax does all the calculating with 100% guaranteed accuracy
- Deduction checks assure accuracy and maximum refunds
- Step-by-step instructions and questions throughout provide help and advice for all users
- Get your refund in as fast as 10 days when you e-file and elect direct deposit – about a month faster than regular mail
- Relax knowing your tax data is protected

To get started, access TurboTax through Ebranch under the link MyTurboTax. You will only have to sign in once through TurboTax under Ebranch. After you have established your sign in you will be automatically signed in every time you log in to Ebranch.

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.*

HOLIDAY CLOSINGS

New Year's Day January 1st

Martin Luther King, Jr. Day January 18th

Presidents' Day February 15th



CTCU EMPLOYEES' ANNIVERSARIES

JANUARY

4 Martha Schmidt (14 years)

FEBRUARY

5 Michele Lipka (9 years)

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