HOLIDAY CLOSING
Community Trust Credit Union will be closed on Monday, July 5th for Independence Day and Monday, September 6th for Labor Day.

SHRED DAY!
SATURDAY, JULY 17th AT THE GURNEE OFFICE FROM 9:00AM-NOON
Shredding can save you from identity theft! Do you trash your bank and credit card statements, personal bills, canceled or blank checks, investment information and financial statements? What about your medical records, income tax records and financial statements? If so, you need to make a change and start shredding.

Criminals need very little information to steal your identity. With your Social Security number they can apply for credit cards, cellular phones, loans, bank accounts, apartments and utility accounts. Garbage holds a plethora of information. Once your Social Security number or an account number hits the dumpster, your identity is floating among the refuse, just waiting to be stolen. Shredding is a minimal inconvenience and minor expense compared to its alternative – becoming an identity theft victim.

SCHOLARSHIP WINNERS
CONGRATULATIONS TO THIS YEAR’S SCHOLARSHIP WINNERS!

ASHLEY MARIE GREIG
is attending the University of Minnesota and her anticipated major is Anthropology.

LINDA HOLST
is attending the College of Lake County and her anticipated major is Nursing.

TARYN TRIVELINE
is attending Drake University and her anticipated major is in Pharmaceutical Science.

REILLY GLIVA
is attending St. Ambrose College and her anticipated major is in Speech Pathology.

CONGRATULATIONS TO THIS YEAR’S SCHOLARSHIP WINNERS!

ASHLEY MARIE GREIG
is attending the University of Minnesota and her anticipated major is Anthropology.

LINDA HOLST
is attending the College of Lake County and her anticipated major is Nursing.

TARYN TRIVELINE
is attending Drake University and her anticipated major is in Pharmaceutical Science.

REILLY GLIVA
is attending St. Ambrose College and her anticipated major is in Speech Pathology.

CONGRATULATIONS TO THIS YEAR’S SCHOLARSHIP WINNERS!

ASHLEY MARIE GREIG
is attending the University of Minnesota and her anticipated major is Anthropology.

LINDA HOLST
is attending the College of Lake County and her anticipated major is Nursing.

TARYN TRIVELINE
is attending Drake University and her anticipated major is in Pharmaceutical Science.

REILLY GLIVA
is attending St. Ambrose College and her anticipated major is in Speech Pathology.

SCHOLARSHIP WINNERS
CONGRATULATIONS TO THIS YEAR’S SCHOLARSHIP WINNERS!

ASHLEY MARIE GREIG
is attending the University of Minnesota and her anticipated major is Anthropology.

LINDA HOLST
is attending the College of Lake County and her anticipated major is Nursing.

TARYN TRIVELINE
is attending Drake University and her anticipated major is in Pharmaceutical Science.

REILLY GLIVA
is attending St. Ambrose College and her anticipated major is in Speech Pathology.

SCHOLARSHIP WINNERS
CONGRATULATIONS TO THIS YEAR’S SCHOLARSHIP WINNERS!

ASHLEY MARIE GREIG
is attending the University of Minnesota and her anticipated major is Anthropology.

LINDA HOLST
is attending the College of Lake County and her anticipated major is Nursing.

TARYN TRIVELINE
is attending Drake University and her anticipated major is in Pharmaceutical Science.

REILLY GLIVA
is attending St. Ambrose College and her anticipated major is in Speech Pathology.

SCHOLARSHIP WINNERS
CONGRATULATIONS TO THIS YEAR’S SCHOLARSHIP WINNERS!

ASHLEY MARIE GREIG
is attending the University of Minnesota and her anticipated major is Anthropology.

LINDA HOLST
is attending the College of Lake County and her anticipated major is Nursing.

TARYN TRIVELINE
is attending Drake University and her anticipated major is in Pharmaceutical Science.

REILLY GLIVA
is attending St. Ambrose College and her anticipated major is in Speech Pathology.

SCHOLARSHIP WINNERS
CONGRATULATIONS TO THIS YEAR’S SCHOLARSHIP WINNERS!

ASHLEY MARIE GREIG
is attending the University of Minnesota and her anticipated major is Anthropology.

LINDA HOLST
is attending the College of Lake County and her anticipated major is Nursing.

TARYN TRIVELINE
is attending Drake University and her anticipated major is in Pharmaceutical Science.

REILLY GLIVA
is attending St. Ambrose College and her anticipated major is in Speech Pathology.

SCHOLARSHIP WINNERS
CONGRATULATIONS TO THIS YEAR’S SCHOLARSHIP WINNERS!

ASHLEY MARIE GREIG
is attending the University of Minnesota and her anticipated major is Anthropology.

LINDA HOLST
is attending the College of Lake County and her anticipated major is Nursing.

TARYN TRIVELINE
is attending Drake University and her anticipated major is in Pharmaceutical Science.

REILLY GLIVA
is attending St. Ambrose College and her anticipated major is in Speech Pathology.

SCHOLARSHIP WINNERS
CONGRATULATIONS TO THIS YEAR’S SCHOLARSHIP WINNERS!

ASHLEY MARIE GREIG
is attending the University of Minnesota and her anticipated major is Anthropology.

LINDA HOLST
is attending the College of Lake County and her anticipated major is Nursing.

TARYN TRIVELINE
is attending Drake University and her anticipated major is in Pharmaceutical Science.

REILLY GLIVA
is attending St. Ambrose College and her anticipated major is in Speech Pathology.

SCHOLARSHIP WINNERS
CONGRATULATIONS TO THIS YEAR’S SCHOLARSHIP WINNERS!

ASHLEY MARIE GREIG
is attending the University of Minnesota and her anticipated major is Anthropology.

LINDA HOLST
is attending the College of Lake County and her anticipated major is Nursing.

TARYN TRIVELINE
is attending Drake University and her anticipated major is in Pharmaceutical Science.

REILLY GLIVA
is attending St. Ambrose College and her anticipated major is in Speech Pathology.

SCHOLARSHIP WINNERS
CONGRATULATIONS TO THIS YEAR’S SCHOLARSHIP WINNERS!

ASHLEY MARIE GREIG
is attending the University of Minnesota and her anticipated major is Anthropology.

LINDA HOLST
is attending the College of Lake County and her anticipated major is Nursing.

TARYN TRIVELINE
is attending Drake University and her anticipated major is in Pharmaceutical Science.

REILLY GLIVA
is attending St. Ambrose College and her anticipated major is in Speech Pathology.
UPCOMING SUMMER EVENTS

Relay for Life
Saturday, July 10th and Sunday, July 11th
Warren Township High School, O’Plaine Campus
We will be raising funds at all offices for this event. For more information on how you can support the CTCU team, please call 662-2050 ext. 200.

Gurnee Days
Saturday, August 14th and Sunday, August 15th, Viking Park
CTCU will have a booth on both days.
CTCU is sponsoring the Baby Contest on Saturday in the park.
Registration: 10:30am
The contest will begin at 11:00am
For more details call 662-2050 ext. 254
Parade!
Don’t forget about the parade on Sunday, August 15th. The parade will start at 12:00pm and will take place on Old Grand Avenue.

Grayslake Days
CTCU is sponsoring bingo on Friday, August 20th and Saturday, August 21st.
Friday bingo: 7:00pm – 10:00pm
Saturday bingo: 12:00pm – 7:00pm
Kid Bingo (anyone under 18): 12:00pm – 1:00pm.
New This Year!
The Grayslake parade is on Saturday, August 14th. The parade will start at 7:00pm.

Congratulations to Pamela Scott!

Her name was drawn during our Member Appreciation Day festivities as the winner of our $5,000 Wonka promotion. She Got the Golden Ticket!

Oompa Loompa doompadee doo
If you are wise you’ll listen to me
What do you get from a glut of big banks?
Really poor service and maybe the shank.
Why don’t you just try Community Trust?
Please don’t wait for your savings to bust.
Oompa Loompa doompadee dah
With a credit union you will go far
You will live in happiness too
Like the Oompa Loompa doompadee do

BACK TO SCHOOL SKIP-A-PAY
Enjoy a month off from your vehicle loan, your fixed rate home equity loan or both!
Back To School Skip-A-Pay is available in the month of August. You’re busy buying school supplies and clothes. You could use the extra cash.
Skip-A-Pay requests must be received no later than the 7th day of the month to be skipped. A service fee of $40 per loan will be assessed. You can transfer the fee from one of your Community Trust accounts (indicate which account) or enclose a check for $40 per loan. If you choose to Skip-A-Pay, all auto transfer payments will resume after the skipped month.
Get a $10 discount on fees! Apply by August 1st for August’s payment and you’ll qualify for a discounted fee of $30 per loan—a $10 savings per loan!
Download a Skip-A-Pay application at ctcu.org or stop in at any of our three locations.
(We’ll only be offering Back To School Skip-A-Pay in August)
PRESIDENT’S MESSAGE  by Madeline Lipka

Back To School Skip-a-Pay

Enjoy a month off from your vehicle loan, your fixed rate home equity loan or both!
Back To School Skip-A-Pay is available in the month of August. You’re busy buying school supplies and clothes. You could use the extra cash.

Skip-A-Pay requests must be received no later than the 7th day of the month to be skipped. A service fee of $40 per loan will be assessed. You can transfer the fee from one of your Community Trust accounts (indicate which account) or enclose a check for $40 per loan. If you choose to Skip-A-Pay, all auto transfer payments will resume after the skipped month.

Get a $10 discount on fees! Apply by August 1st for August’s payment and you’ll qualify for a discounted fee of $30 per loan—a $10 savings per loan!

Download a Skip-A-Pay application at ctcu.org or stop in at any of our three locations. (We will only be offering Back To School Skip-A-Pay in August)

Thank you for your continued support and we appreciate your business.

Sincerely,

Madeline Lipka, President/CEO

UPCOMING SUMMER EVENTS

Relay for Life
Saturday, July 10th and Sunday, July 11th
Warren Township High School, O’Plaine Campus
We will be raising funds at all offices for this event. For more information on how you can support the CTCU team, please call 662-2050 ext. 200.

Gurnee Days
Saturday, August 14th and Sunday, August 15th, Viking Park
CTCU will have a booth on both days. CTCU is sponsoring the Baby Contest on Saturday in the park. Registration: 10:30am The contest will begin at 11:00am For more details call 662-2050 ext. 254 Parade! Don’t forget about the parade on Sunday, August 15th. The parade will start at 12:00pm and will take place on Old Grand Avenue.

Grayslake Days
CTCU is sponsoring bingo on Friday, August 20th and Saturday, August 21st.
Friday bingo: 7:00pm – 10:00pm Saturday bingo: 12:00pm – 7:00pm Kid Bingo (anyone under 18): 12:00pm – 1:00pm

New This Year!
The Grayslake parade is on Saturday, August 14th. The parade will start at 7:00pm.

Congratulations to Pamela Scott!

Her name was drawn during our Member Appreciation Day festivities as the winner of our $5,000 Wonka promotion.

Oompa Loompa doompadee doo
If you are wise you’ll listen to me
What do you get from a glut of big banks?
Really poor service and maybe the shank.
Why don’t you just try Community Trust?
Please don’t wait for your savings to bust.
Oompa Loompa doompadee dah
With a credit union you will go far
You will live in happiness too
Like the Oompa Loompa doompadee doo

BOARD POSITION OPEN

CTCU is currently looking to fill an open position on our Board of Directors. If you are interested in learning more about the credit union, influencing our policies and procedures, and helping your fellow members, please send a letter of interest and your resume to Community Trust Credit Union, Attn: Chairman, 1313 Skokie Hwy., Gurnee, IL 60031.

Congratulations to Pamela Scott!

Herman并购 Another conference for you
Oompa Loompa doompadee doe
If you are wise you’ll listen to me
What do you get from a glut of big banks?
Really poor service and maybe the shank.
Why don’t you just try Community Trust?
Please don’t wait for your savings to bust.
Oompa Loompa doompadee dah
With a credit union you will go far
You will live in happiness too
Like the Oompa Loompa doompadee doo

Back To School Skip-A-Pay

Enjoy a month off from your vehicle loan, your fixed rate home equity loan or both!
Back To School Skip-A-Pay is available in the month of August. You’re busy buying school supplies and clothes. You could use the extra cash.

Skip-A-Pay requests must be received no later than the 7th day of the month to be skipped. A service fee of $40 per loan will be assessed. You can transfer the fee from one of your Community Trust accounts (indicate which account) or enclose a check for $40 per loan. If you choose to Skip-A-Pay, all auto transfer payments will resume after the skipped month.

Get a $10 discount on fees! Apply by August 1st for August’s payment and you’ll qualify for a discounted fee of $30 per loan—a $10 savings per loan!

Download a Skip-A-Pay application at ctcu.org or stop in at any of our three locations. (We will only be offering Back To School Skip-A-Pay in August)

Thank you for your continued support and we appreciate your business.

Sincerely,

Madeline Lipka, President/CEO
**SHRED DAY!**

**SATURDAY, JULY 17th AT THE GURNEE OFFICE FROM 9:00am-NOON**

Shredding can save you from identity theft! Do you trash your bank and credit card statements, personal bills, canceled or blank checks, investment information and financial statements? What about your medical records, income tax records and financial statements? If so, you need to make a change and start shredding.

Criminals need very little information to steal your identity. With your Social Security number they can apply for credit cards, cellular phones, loans, bank accounts, apartments and utility accounts. Garbage holds a plethora of information. Once your Social Security number or an account number hits the dumpster, your identity is floating among the refuse, just waiting to be stolen. Shredding is a minimal inconvenience and minor expense compared to its alternative – becoming an identity theft victim.

**SCHOLARSHIP WINNERS**

**CONGRATULATIONS TO THIS YEAR’S SCHOLARSHIP WINNERS!**

- **Ashley Marie Greig**
  - University of Minnesota
  - Anticipated major: Anthropology

- **Lindsay Holst**
  - College of Lake County
  - Anticipated major: Nursing

- **Reilly Gliva**
  - St. Ambrose College
  - Anticipated major: Speech Pathology

- **Taryn Triveline**
  - Drake University
  - Anticipated major: Pharmaceutical Science

- **Lindsay Holst**
  - College of Lake County
  - Anticipated major: Nursing

- **Reilly Gliva**
  - St. Ambrose College
  - Anticipated major: Speech Pathology

- **Ashley Marie Greig**
  - University of Minnesota
  - Anticipated major: Anthropology

- **Lindsey Holst**
  - College of Lake County
  - Anticipated major: Nursing

- **Reilly Gliva**
  - St. Ambrose College
  - Anticipated major: Speech Pathology

**CTCU EMPLOYEES’ ANNIVERSARIES**

- **JULY**
  - 5 Carol Analla 5 yrs
  - 21 Nicole Streib 7 yrs
  - 21 Nicole Terlap 7 yrs

- **AUGUST**
  - 2 Betty Fallos 6 yrs
  - 14 Sharon Meyer 21 yrs
  - 15 Michelle Krumrey 5 yrs
  - 30 Madeline Lipka 22 yrs

- **SEPTEMBER**
  - 18 Lisa Robinson 10 yrs
  - 23 Cathy Hill 25 yrs

**OFFICES**

- **1313 Skokie Highway**
  - Gurnee, IL 60031
- **1263 N. Route 83**
  - Grayslake, IL 60030
- **1380 Deep Lake Road**
  - Lake Villa, IL 60046

**PHONE SERVICES**

- **CTCU.org**
- **847-662-2050**
- Toll-free **877-342-4788**
- 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-Thu 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-Thu 7:30 a.m. - 6:00 p.m.
  - Fri 7:30 a.m. - 7:00 p.m.
  - Sat 8:00 a.m. – noon
- (outside of 847 area code)

**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**

**SHRED DAY!**

**HOLIDAY CLOSING**

Community Trust Credit Union will be closed on Monday, July 5th for Independence Day and Monday, September 6th for Labor Day.

**FINANCIAL FOCUS**

**ISSUE 3 2010**

**FINANCIAL FOCUS**

**SCHOLARSHIP WINNERS**

**CONGRATULATIONS TO THIS YEAR’S SCHOLARSHIP WINNERS!**

- **Ashley Marie Greig**
  - University of Minnesota
  - Anticipated major: Anthropology

- **Lindsey Holst**
  - College of Lake County
  - Anticipated major: Nursing

- **Reilly Gliva**
  - St. Ambrose College
  - Anticipated major: Speech Pathology

- **Taryn Triveline**
  - Drake University
  - Anticipated major: Pharmaceutical Science

- **Lindsay Holst**
  - College of Lake County
  - Anticipated major: Nursing

- **Reilly Gliva**
  - St. Ambrose College
  - Anticipated major: Speech Pathology

- **Ashley Marie Greig**
  - University of Minnesota
  - Anticipated major: Anthropology

- **Lindsey Holst**
  - College of Lake County
  - Anticipated major: Nursing

- **Reilly Gliva**
  - St. Ambrose College
  - Anticipated major: Speech Pathology

**CTCU EMPLOYEES’ ANNIVERSARIES**

- **JULY**
  - 5 Carol Analla 5 yrs
  - 21 Nicole Streib 7 yrs
  - 21 Nicole Terlap 7 yrs

- **AUGUST**
  - 2 Betty Fallos 6 yrs
  - 14 Sharon Meyer 21 yrs
  - 15 Michelle Krumrey 5 yrs
  - 30 Madeline Lipka 22 yrs

- **SEPTEMBER**
  - 18 Lisa Robinson 10 yrs
  - 23 Cathy Hill 25 yrs

**OFFICES**

- **1313 Skokie Highway**
  - Gurnee, IL 60031
- **1263 N. Route 83**
  - Grayslake, IL 60030
- **1380 Deep Lake Road**
  - Lake Villa, IL 60046

**PHONE SERVICES**

- **CTCU.org**
- **847-662-2050**
- Toll-free **877-342-4788**
- 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-Thu 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-Thu 7:30 a.m. - 6:00 p.m.
  - Fri 7:30 a.m. - 7:00 p.m.
  - Sat 8:00 a.m. – noon
- (outside of 847 area code)

**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**

**SHRED DAY!**

**HOLIDAY CLOSING**

Community Trust Credit Union will be closed on Monday, July 5th for Independence Day and Monday, September 6th for Labor Day.

**WE’VE CONSTRUCTED A BETTER HOME EQUITY LINE OF CREDIT**

**SIX MO. INTRO RATE 2.99% APR**

**AFTER SIX MO., RATE ADJUSTS TO AS LOW AS 4.00% APR**

Cutting. Trimming. Using all the tools of our trade to nail the very best Home Equity rate. Take advantage of this outstanding opportunity to build a new addition. Get that new car. Take a vacation. Whatever you want to do, we’ve built a terrific great rate to make it happen. Ask for details!

*APR = Annual Percentage Rate. The rate of 2.99% is fixed for 6 months from the initial advance. After that the rate becomes variable and can adjust monthly based on the Prime Rate as established in The Wall Street Journal. The Prime Rate in effect as of June 30, 2010 is 3.25% APR. Lifetime floor is 4.00% and cap of 18.00%. The rate of 2.99% applies to a minimum advance of $5,000 for a new home equity line of credit or $15,000 for an existing home equity line of credit. Combined loan to value ratio to be 90% or less. Lines of credit range from $5,000 - $300,000. Lines 80% LTV from $5,000-$49,999 will be at Prime minus .05%, Lines 80% LTV from $50,000-$99,999 will be at Prime minus .10%, Lines 80% LTV from $100,000-$300,000 will be at Prime minus .25%, 90% LTV from $5,000-$300,000 will be at Prime plus .50%. Offer can change without notice.

©2010 157124 LKCS • www.lk-cs.com

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