

FINANCIAL FOCUS

ISSUE 3 2010



CTCU.ORG



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 must 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%. Appraisal may apply. Offer can change without notice.



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PRESIDENT'S MESSAGE *by Madeline Lipka*

Thanks to all our members who came out to enjoy our Member Appreciation Day. The weather was great; the food was delicious and a good time was had by all! A few of the day's highlights included a stilt walker balloon maker, Willy Wonka and the Oompa Loompas, a prize wheel, and of course the drawing for our \$5,000.00 golden ticket winner.

The final golden ticket winner was drawn at 11:15. Willy Wonka drew the lucky winner of our \$5,000.00 prize at 11:30. And the winner was.....Pamela Scott!

Congratulations Pamela and thank you for being a member of CTCU.

Our Lake Villa office celebrated their two year anniversary in June. If you haven't been out to that branch yet, check it out. Our staff is ready, willing and able to meet all your financial needs. Come visit them at 1380 N. Deep Lake Road.

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

Sincerely,

Madeline Lipka, *President/CEO*

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.



Back To School Skip-A-Pay



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)

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
I've got another puzzle for you
Oompa Loompa doompadah dee
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



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 credit reports? 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.



Lindsay Holst is attending the College of Lake County and her anticipated major is in 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.



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

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