

FINANCIAL FOCUS

ISSUE 4 2010



CTCU.ORG



The only paper you need this season is wrapping paper

GO GREEN WITH CTCU

We all have the responsibility to protect the environment. Each day, there are numerous small things we can do to reduce our carbon footprint. Whether you bicycle to work, put compact fluorescent light bulbs in your fixtures, or use reusable shopping bags, you are making a difference. Every little bit adds up.

CTCU offers a wide range of FREE e-services that can all save paper and carbon emissions, preserving the environment while making it even easier to conduct your business.



● eStatements ●

If all members adopted eStatements instead of receiving traditional statements, CTCU could save hundreds of thousands of pieces of paper each year. And that doesn't include any of the energy used to print, mail and deliver the paper statements.

● eBranch Online Banking ●

Save time and effort with online banking. Reduce the number of trips to the credit union by managing your money online. Save gas and reduce paperwork at the same time. Enjoy the convenience of online banking – you even have the ability to set up e-mail alerts to watch your account activity.

● ART Audio Response System ●

Away from your computer? Don't have internet access? Don't fret. You can still check account balances, make loan

payments, review cleared checks and even transfer funds between accounts from any touch tone telephone. Forget traveling to the credit union, get what you need by pushing a few buttons.

● Mastermoney Debit Card ●

Another huge time saver, debit cards give you the convenience of using a credit card with the interest-free benefit of paying by check. And, you eliminate all of the energy wasted to process a traditional check.

● VISA Gold Card ●

Save money and time by using our low interest rate and no annual fee VISA Gold card today. Save more money and sign up for our VISA Gold eStatements. Our CTCU VISA card offers total convenience and many outstanding benefits.

● Direct Deposit ●

Moving money electronically is much more efficient than traditional delivery options. Direct Deposit is environmentally friendly by reducing fuel consumption, emissions, electricity usage, and paper. Have payroll, social security, pension, and government payments deposited automatically into your CTCU accounts. You'll get your money instantly while watching out for mother nature.

● Bill Payment & Presentation ●

CTCU's Bill Payment and Presentment system helps you save on checks, envelopes and stamps. The system even enables you to receive and view your bills online, in addition to making payments. And by paying bills electronically, you can continue to reduce paper and energy waste and help the environment.



These are just a few ways that you can make a difference. Sign up for any of these e-services by visiting our web site at www.ctcu.org or speaking with a member service representative. **GO GREEN WITH CTCU.**

WWW.CTCU.ORG • 847-662-2050



PRESIDENT'S MESSAGE *by Madeline Lipka*

I admit it. I drive an SUV. I use more electricity, water, and paper than I absolutely need to. And I love life's modern conveniences.

Nevertheless, protecting the environment is important to me – and it should be for you as well.

As I drive to the credit union each morning, I am constantly amazed by the sheer number of vehicles on the road, each consuming fossil fuels and dumping exhaust into the atmosphere. I arrive in my office to find a pile of paperwork waiting for me. I watch, each day, as reams of paper are consumed – only to end up being shredded and discarded when no longer needed.

It's clear that worldwide, humans are using up our natural resources faster than Mother Earth can replenish them. Carbon emissions have damaged the atmosphere. And we each need to do our part to stop this trend.

CTCU offers some terrific e-services to reduce our collective carbon footprint. By taking advantage of services such as home banking, bill pay, e-statements, debit cards, direct deposit and audio response you can help make a difference.

I realize these things seem small and trivial in the overall picture. But we need to start somewhere. In fact, if all U.S. households stopped receiving paper bills and statements, 687,000 TONS of paper would be saved every year. WOW!

Best of all, these electronic services are some of today's modern conveniences. You can save time and effort with each and every one of them.

- With the widespread use of debit cards instead of checks, checkout lines are shorter and faster than ever before.
- Home banking, audio response and bill pay make it super easy to manage your money and ensure that you never make a late payment because you ran out of stamps or ran out of time.
- E-Statements are faster and more secure than paper statements – without the paper.
- Direct deposit saves members thousands of trips to the credit union each year. Believe it or not, a company with 300 employees issuing paychecks every other week only via direct deposit would save 121 pounds of paper, 1,159 gallons of wastewater and 45 gallons of gas annually.

Make your life easier and help the environment at the same time. WIN – WIN. I invite all of our members to Go Green with CTCU.



Sincerely,

Madeline Lipka, *President/CEO*

IDENTITY THEFT SEMINAR

On Thursday, October 28th we have teamed up with the Gurnee Police Department about important information on how to protect your identity. The seminar is at the Gurnee Police Station at 100 N. O'Plaine Rd., Gurnee, IL and the seminar will begin at 6:00pm. Commander Jim Caldwell, Sergeant Saundra Campbell from the Gurnee Police Department and Betty Fallos and Bettina Golwitzer from CTCU will be the Guest Speakers.

HOLIDAY SKIP-A-PAY IN DECEMBER

Enjoy a month off from your vehicle loan, your fixed rate home equity loan or both. Look for the Skip-A-Pay application at www.ctcu.org in November and bring it to any branch location.

Skip-A-Pay requests must be received no later than the 7th day of December. A service fee of \$40 will be assessed. A service fee from one of your CTCU 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 December 1st for Skip-A-Pay and you'll qualify for a discounted fee of \$30 per loan – a \$10 savings per loan!

EMPLOYEE RECOGNIZED FOR 25 YEARS OF SERVICE

CTCU Compliance Officer, Cathy Hill, celebrated 25 years of service on Thursday, September 23, 2010.

We would like to take this opportunity to congratulate Cathy on this special achievement. Her hard work and dedication to the credit union is greatly appreciated.

Congratulations!

CATHY HILL
Community Trust
Credit Union
Compliance Officer



Holiday Toy Drive
Saturday, December 11th
9:00 am to Noon



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 15th through December 11th. The Angel Tree tags will be available from November 15th through December 11th. 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.

For every toy you bring in your name will be entered for a chance to win a \$100.00 Gift Card. Toys can be turned in to the receptionist at each office. In return the receptionist will provide you with an entry form for the drawing.

Winner will be chosen at random from all entries received. CTCU employees, immediate family and anyone living in the same household of such employees are not eligible. Chance of winning determined by the total number of entries. Winner need not be present to win. Drawing to be held December 13th, 2010 and the winner will be notified by phone. Winner will be announced on CTCU.org. Prize winners must show picture identification to claim prize. There will be no substitutions or cash alternatives for prize. The winner is responsible for paying all local, county, state and federal taxes on prize based on the estimated retail value of prizes as set forth in these rules. Must be 18 years or older to enter drawing.



CTCU EMPLOYEES' ANNIVERSARIES

OCTOBER

16	Nichole Grover	6 yrs
31	Tiffany Pulsha	5 yrs

DECEMBER

1	Ron Carlson	5 yrs
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HOLIDAY CLOSINGS:

Columbus Day – October 11th
 Veterans' Day – November 11th
 Thanksgiving Day – November 25th
 Christmas Day – December 25th

Holiday Hours:

Friday, December 24th and Friday, December 31st we will be closing at 1:00pm.

IMPORTANT INFORMATION REGARDING YOUR STATEMENT!

YTD (year to date) finance charges (interest) paid on loans can be found at the end of each loan summary. **PLEASE NOTE: The YTD total shown is only from July through the current statement month.** You must add the total from your June statement to the current month end to get the true YTD finance charge amount.

** The changes did not affect savings and certificate dividend totals.**

Effective November 15, 2010, CTCU will charge \$5.00 for every automatic share transfer that is required to cover a check or ACH clearing out of your checking account when the funds are not available.

DEBIT / ATM CARD FRAUD IS ON THE RISE and to protect you from becoming a victim of theft, we have lowered our daily ATM debit card withdrawal limit along with your POS (point of sale) transaction limit. However, if you regularly withdraw larger dollar amounts from the ATM, you may contact us and set your limit at a specified higher level to accommodate your needs. Please call us at 847-662-2050 or 877-342-4788 for your limit, or if you have questions.



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