

# FINANCIAL FOCUS



CTCU.ORG

ISSUE 1 2011

# Cut

## YOUR CREDIT CARD RATE!

VISA  
GOLD:



**4.99%\***  
APR

ON BALANCE TRANSFERS  
FOR SIX MONTHS

**5.25%\***  
APR

AFTER FIRST SIX MONTHS

*To request a balance transfer, contact us at 877-342-4788,  
or call Member Services at 847-662-2050.*



\*APR = Annual Percentage Rate. 4.99% APR is fixed for six months from the date of the balance transfer. After that period, the rate is variable adjusting 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, 2010 was 3.25% APR. Visa Gold rate will be at Prime plus 2%. Offer good between January 15 and April 9, 2011. Cash advances not included. Minimum balance transfer is \$100. In order to qualify for this offer, account must be in good standing.

## SCHOLARSHIP APPLICATIONS

*Now available online at [CTCU.org](http://CTCU.org) or at any of our three offices!*

Community Trust Credit Union offers four \$500.00 scholarships. Application must be postmarked on or before March 4th, 2011. Applicant must be a high school senior, who will be enrolled in a college or technical school within six months of graduation from high school.



## CTCU FOOD DRIVE

For the month of January, we will be collecting food for three area food pantries. The Gurnee office will be collecting for the Warren Township Center. Our Grayslake office will collect for the Avon Food Pantry in Round Lake Beach. The Lake Villa office will collect for the Open Arms Mission in Antioch.



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## CTCU EMPLOYEES' ANNIVERSARIES

### JANUARY

|    |                |        |
|----|----------------|--------|
| 4  | Martha Schmidt | 15 yrs |
| 23 | George Martin  | 5 yrs  |

### FEBRUARY

|    |               |        |
|----|---------------|--------|
| 5  | Michele Lipka | 10 yrs |
| 17 | Rhonda Harden | 5 yrs  |

## TURBO TAX



You can now access Turbo Tax through Ebranch under the link My Turbo Tax. You will only have to sign in once through Turbo Tax under Ebranch. After you have established your sign in you will be automatically signed in every time you log in to Ebranch.

## HOLIDAY CLOSINGS:

New Year's Day – January 1st  
 Martin Luther King, Jr. Day – January 17th  
 Presidents' Day – February 21st



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



## ANNUAL MEETING NOTICE

Community Trust Credit Union's Annual Meeting is at our main office in Gurnee, 1313 Skokie Hwy., on Thursday, March 24th at 5:30 p.m.

## PRESIDENT'S MESSAGE

*by Madeline Lipka*

Looking back at 2010, I am proud to report that CTCU was still able to fulfill our mission to serve our members, despite the weak economic conditions. In fact, CTCU still has money to lend! When it's time for a new vehicle, home improvement, education, or even a new home, look no further than CTCU for your financing. We continue to offer terrific loan rates and superior member service.

On behalf of the Board of Directors, management team and employees of Community Trust Credit Union, I would like to wish you and your family a happy and healthy New Year!

## SANTA SUCCESS

Thank you to everyone who donated to our Holiday Toy Drive which benefited the Salvation Army Angel Tree and the "Toys for Tots" drive. We collected 50 Angel Tree Tags and over 400 toys for Toys for Tots.



## 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.  
 Dan Kloczkowski  
 Linda Wegge-Slipke