

# FINANCIAL FOCUS

ISSUE 3 2011



CTCU.ORG



## 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](http://ctcu.org)** or stop in at any of our three locations.

*(We will only be offering Back To School Skip-A-Pay in August)*

## ***CTCU is pleased to announce that our DEBIT/ATM CARD PROGRAM IS RECEIVING AN OVERHAUL***

**Members will enjoy the same conveniences as before with the following enhancements:**

- Real-time account balances and approvals for signature debit transactions, with funds being withdrawn from the account immediately.
- 24/7 fraud monitoring on PIN/ATM transactions
- The same 24/7 emergency customer service support you have always enjoyed on the signature debit will now be available on PIN/ATM transaction inquiries.
- Unique card numbers for each member to alleviate all individuals on a membership being without a card in a fraud situation.
- Increased fraud monitoring on individual cards to better protect the member as well as the credit union.



If you are a joint cardholder on an account and recently received your own card number, please be sure to destroy your old card and activate and begin using your new card immediately. In addition, if you were an ATM cardholder that received a debit card, please do the same. Keep in mind, with these enhancements, any ATM or debit card that has not been used in six months will be closed.

All these services and more will be available as of August 24, 2011. If you have questions regarding these changes, please call our office at 847-662-2050.

**WWW.CTCU.ORG • 847-662-2050**



# UPCOMING COMMUNITY EVENTS

Watch for CTCU at the following upcoming events. We hope to see you there!

## RELAY FOR LIFE

Saturday, July 9 and Sunday, July 10 • Warren Township High School, Almond Campus

The American Cancer Society Relay For Life gives everyone in communities across the globe a chance to celebrate the lives of people who have battled cancer, remember loved ones lost, and fight back against the disease. At Relay, teams of people take turns walking or running around a track or path. Each team has a representative on the track at all times during the event. Because cancer never sleeps, relays are overnight events. CTCU 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 13 and Sunday, August 14 • Viking Park

CTCU will have a booth on both days. Gurnee Days is an annual celebration that brings the community together for a safe, fun-filled family event.

**CTCU is sponsoring the Baby Contest on Saturday in the park.** Registration: 10:30am. The contest will begin at 11am. For more details, call 662-2050 ext. 254.

**Don't forget about the parade on Sunday, August 14.** The parade will start at 12pm and will take place on Old Grand Avenue.

## GRAYSLAKE SUMMER DAYS

Friday, August 19 and Saturday, August 20 • Downtown Grayslake

Grayslake Summer Days is a two day family festival drawing thousands of festival goers in beautiful downtown Grayslake. Summer Days features events, entertainment and parades for the entire family.

**CTCU is sponsoring bingo** on Friday, August 19 from 7pm - 10pm and Saturday, August 20 from 12pm - 7pm.

**The Grayslake Summer Days parade is on Saturday, August 20** at 7pm.

## CTCU EMPLOYEES' ANNIVERSARIES

### JULY

5	Carol Analla	6 yrs
21	Nikki Streib	8 yrs
21	Nicole Terlap	8 yrs
31	Julia York	5 yrs

### AUGUST

2	Betty Fallos	7 yrs
14	Sharon Meyer	22 yrs
15	Michelle Krumrey	6 yrs
30	Madeline Lipka	23 yrs

### SEPTEMBER

11	Vicki McFeely	5 yrs
18	Lisa Robinson	11 yrs
23	Cathy Hill	26 yrs

## SCHOLARSHIP WINNERS



**Kyle Hill** graduated from Warren Township High School. He plans to attend University of IL - Champaign

Urbana and his anticipated major is Materials and Science Engineering.



**Joseph Istvanek** graduated from Lakes Community High School. He plans to attend University of IL - Champaign

Urbana and his anticipated major is Business - Accounting.



**Valerie Krueger** graduated from Westosha Central High School. She plans to attend University of Minnesota -

Twin Cities and her anticipated major is Marketing/Journalism.



**Sara Micksch** graduated from Warren Township High School. She plans to attend University of Wisconsin -

Whitewater and her anticipated major is Speech Pathology.

## CHANGE IN TERM NOTICE REGARDING CHECK HOLDS:

Beginning July 21, 2011, if checks you deposit are subject to an extended hold, the amount available to you the next day will increase from \$100 to \$200. We will notify you if we delay your ability to withdraw funds, and we will tell you when the funds will be available.



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.  
Dan Kloczkowski  
Linda Wegge-Slipke