

# FINANCIAL FOCUS

ISSUE 4 2011



CTCU.ORG

## Lake Villa Celebration - Saturday, October 15th from 10 a.m.-Noon

CTCU will draw for a 0% auto loan winner at 11:30 a.m. from loans that were booked at CTCU from July 15th through October 15th. CTCU will also draw for a final chance to win \$1,000\* at 11:15 a.m. We will then draw for the \$1,000 cash from the 50 entries.

### Events during our Lake Villa Celebration:

- Live broadcast with **WXLC 102.3** from 10 a.m.-Noon.
- **Shred Day** from 10 a.m.-Noon (*please bring a canned/box food to support our local food bank*)
- **Free Ice Cream** from Twisted Cow

The first 75 people to attend the event will receive a fortune cookie for a chance to win cash or prizes.

**\*Fortune with chance to win \$1,000.** Must be 18 years or older to enter. Member must be present to win. Drawing will be held at the CTCU, Lake Villa Branch Celebration on October 15 at 11:30 a.m. At 11:15 a.m. on October 15 a final qualifying fortune will be chosen at random from all entries received on that day. No mail in entries or early entries will be accepted. Complete set of contest rules is available at CTCU. Odds of winning dependent on total number of entries. Offer available while supplies last. Visit [www.ctcu.org](http://www.ctcu.org) or call 847-662-2050 for complete set of rules and restrictions.

## IMPORTANT NEWS ABOUT U.S. SAVINGS BONDS

As of **12/31/2011** paper U.S. Savings Bonds will no longer be sold through **any** financial institution.

All Savings Bonds will need to be purchased electronically through Treasury Direct. Current paper savings bonds will remain valid, however all savings bonds will now be issued electronically and held in your account with Treasury Direct.

For further information please log into [www.treasurydirect.gov](http://www.treasurydirect.gov) or come in to see a Member Service Officer at the credit union today.

## Punch in your pin to **WIN!**

Every time you use your MasterMoney Debit Card for a purchase, **Punch in your pin to WIN!**

You could win cash back for the amount of your purchase. Winner drawn once a week.

*Ask for details today!*

**PUNCH IN YOUR PIN TO WIN:** A winner will be drawn weekly for cash back on their transaction. Cash back reward cannot exceed \$250.00. Member must use their PIN for transaction to qualify for cash back on purchase. Odds of winning will be based on the number of transactions. Employees of Community Trust Credit Union, their immediate family and anyone living in the same household of such employee are not eligible. Member must be in good standing to qualify for cash back reward. Must be 18 or over to qualify for Punch in your pin to WIN. Promotion runs from October 17th through December 31st, 2011. Offer subject to change without notice. Each winner agrees to permit the Credit Union to utilize his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission.



WWW.CTCU.ORG • 847-662-2050



## 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](http://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!*



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



## 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, and Angel Tree tags will be available as well from November 14th through December 17th. 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. Toys can be turned in to the receptionist at each office.



### CTCU EMPLOYEES' ANNIVERSARIES

#### OCTOBER

16	Nichole Grover	7 yrs
31	Tiffany Pulsha	6 yrs
2	Maria Kearney	5 yrs

#### NOVEMBER

None

#### DECEMBER

1	Ron Carlson	6 yrs
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### HOLIDAY CLOSINGS

<b>COLUMBUS DAY</b> . . . . .	October 10th
<b>VETERANS' DAY</b> . . . . .	November 11th
<b>THANKSGIVING DAY</b> . . . . .	November 24th
<b>CHRISTMAS DAY</b> . . . . .	Closed Monday, December 26th in observance of Christmas Day

### HOLIDAY HOURS:

Saturday, December 24th and Saturday, December 31st we will be closing at Noon.

### 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