

CHAIRMAN OF THE BOARD RETIRES

Ed Clark, who has served on the Board of Directors of Community Trust Credit Union for over 40 years, announced his retirement in December of this year. To commemorate his years of service, a dinner was held in his honor on December 15, 2011. In attendance were his wife Marie, his three children, Corey, Colette, and Cheree, his six grandchildren, as well as the Board of Directors and Management team for the Credit Union.

Ed joined the Board in January 1971 and has served in the position of Chairman for the last 28 years. During his 40 years of service the Credit Union's asset size rose from \$322 thousand to over \$170 million; the number of members rose from 556 to over 15,000. The Credit Union called five different locations home and opened three new branch offices.

Ed has left a footprint on Community Trust that will never be erased. We thank him for all the countless hours and for his unwavering dedication over the last 40 years. Ed will be dearly missed but never forgotten.



Cut

YOUR CREDIT CARD RATE!



VISA GOLD:

Call us at 800-654-7728 or stop in today to request a balance transfer!

4.99%^{*} APR

ON BALANCE TRANSFERS FOR SIX MONTHS

5.25%^{*} APR

AFTER FIRST SIX MONTHS



Federally insured by NCUA



VISA Gold

The Promotional Annual Percentage Rate (APR) is 4.99% and applies to balance transfers of at least \$100. The APR is fixed for a period of 6 months from the date of the balance transfer. When the promotional APR ends, these balances will increase to a variable rate of Prime plus 2%, based on the U.S. Prime Rate as established in *The Wall Street Journal*. The APR as of 12/31/2011 for our VISA Gold is 5.25%. This offer is available from January 15, 2012 through April 7, 2012. Cash advances and purchases are excluded from this offer. Your account must be in good standing to be eligible for this offer

TURBOTAX AVAILABLE ONLINE

TurboTax is now available through Ebranch under the link MyTurboTax. You will only have to sign in once through TurboTax under Ebranch. After you have established your sign in you will be automatically signed in every time you log in to Ebranch.



ANNUAL MEETING NOTICE

CTCU's Annual Meeting will be held on Thursday, March 22nd at 5:30 p.m. at our main office in Gurnee (1313 Skokie Highway). We hope to see you there.

SCHOLARSHIP APPLICATIONS AVAILABLE

Scholarship applications are now available online at CTCU.org or at any of our three offices. Community Trust Credit Union offers four \$500.00 scholarships. Applications must be postmarked on or before March 3, 2012.

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.

Good luck to all of our seniors!

NEW AND IMPROVED FIRST MORTGAGE PROGRAM

CTCU has expanded its first mortgage program to include FHA and VA insured first mortgages. You may be eligible for up to 100% financing with a VA insured loan or as little as 3.50% down on an FHA insured loan (restrictions and guidelines apply). Call and ask to speak to one of our qualified first mortgage loan specialists for details. We can be reached at (847) 662-2050 ext. 296 or e-mail us at centralizedlenders@ctcu.org.



THANK YOU SANTA SUCCESS AND TOYS FOR TOTS



Thank you to everyone who donated to the Salvation Army Angel Tree Drive and the Toys for Tots campaign. This was our best year ever! The generosity of our member's donations to both toy drives was overwhelming. Our employee, Alan Reiser, assisted the Marines on Saturday by collecting the toys that our members brought in.



CTCU EMPLOYEES' ANNIVERSARIES

JANUARY

4 Martha Schmidt 16 yrs

FEBRUARY

5 Michelle Hallgren 11 yrs

17 Rhonda Harden 6 yrs

HOLIDAY CLOSINGS

NEW YEAR'S DAYClosed Monday, January 2nd in observance of New Year's Day

MARTIN LUTHER KING JR. DAY . . . January 16th

PRESIDENTS' DAY February 20th



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