

# FINANCIAL FOCUS

ISSUE 2 2012



CTCU.ORG

No  **BONES**  About It...

## Auto Loans

As Low As

# 0.9

%  
**APR\***

- New or Used vehicles
- Borrow up to 120% LTV
  - No application fees
- Financing up to 72 months
- Good for purchases or refinance

Call 800-837-3059 or stop in today!



[www.ctcu.org](http://www.ctcu.org)

Gurnee • Grayslake • Lake Villa

\*APR = Annual Percentage Rate. Rate is based on term of loan and creditworthiness of borrower. Must meet credit union guidelines. Rates subject to change without notice. Cannot be combined with any other offer. Auto loans currently financed at Community Trust Credit Union are not eligible to refinance for the lower rate at CTCU. Offer available on new and used auto loans. (Auto loans must be 2007 or newer to qualify for special rate.) Promotion ends June 30th. First payment must be within 45 days of closing.

[WWW.CTCU.ORG](http://WWW.CTCU.ORG) • 847-662-2050

# SHRED DAY

The Gurnee office will have a shred day on Saturday, May 19th in Gurnee from 9am - 11am. We are asking that you bring in a canned good/box for your shred. Donated food items will benefit your local food bank.



## ST. PATTY'S PARADE

Community Trust Credit Union participated in the Lake Villa St. Patty Parade on Saturday, March 17<sup>th</sup>.



## COMING SOON...

Your Community Trust Credit Union VISA credit card statement will have new features for your convenience:

- Visa Statement will come in a larger envelope and be printed on 8½ x 11 paper for easier reading
- Visa Statement will display a calendar with a highlighted due date reminder
- Visa Statement will display a month tab that makes it much easier to file away

There will be a NEW PO Box number to submit your Visa Payment to:  
**PO Box 660493 • Dallas, TX 75266-0493**

### HOLIDAY CLOSINGS

**MEMORIAL DAY** - Monday, May 28



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

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## SIX FLAGS TICKETS

Community Trust Credit Union will be selling season passes to Six Flags for only \$66.94. The adult daily pass is \$36.00. Park opens on May 5th. Get your ticket today at Community Trust Credit Union. The new roller coaster, X Flight, will be ready to ride Memorial Day weekend.

## RETIREMENT INCOME SOLUTIONS FREE SEMINAR

With interest rates at all time lows it's a real challenge for investors to find a reliable source of income that is adequate enough to pay the bills. Despite the low rates, there are still opportunities to secure your retirement income, and not sacrifice the rate of return you've been accustomed to. Join us for an informative session on the available options for your retirement income needs. Heavy hors d'oeuvres will be served.

**Date:** Wednesday, April 18th  
**Presenter:** Brad Jenks, Community Trust Investment Manager  
**Location:** KeyLime Cove • 1700 Nations Dr. • Gurnee, IL  
**Time:** 6:00PM  
**RSVP:** 847-662-2050 x 227.  
**Reservations are required by Monday, April 16th**

Securities, Advisory Services and insurance products offered through LPL Financial and its affiliates, Member FINRA/SIPC.

Not FDIC Insured	No Bank Guarantee	May Lose Value
Not a Deposit	Not Insured by any Federal Government Agency	

Community Trust Credit Union is not affiliated with LPL Financial.

### CTCU EMPLOYEES' ANNIVERSARIES

APRIL		MAY		JUNE	
15	Wendy 18 yrs	17	Lynn 19 yrs	4	Piera 11 yrs
25	Mike D. 11 yrs	24	Tracy 19 yrs	21	Michelle C. 19 yrs

### 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  
Elmer (Bud) Reed, Chairman  
Gilbert Bennett Sr., Vice Chairman  
Dan Kloczkowski, Secretary  
Don Fontana, Treasurer  
Shawn Depke  
Linda Wegge-Slipke  
Corey Clark