



10-Year Term MORTGAGE SPECIAL

2.99% APR*

Refinance
for only
\$200*
No closing costs!

*APR = Annual Percentage Rate. Rate of 2.99% APR is fixed for 10 years from the start of the loan. Rate of 2.99% applies to loans with an LTV (Loan to Value) ratio of no more than 80%. \$200.00 reflects non-refundable Appraisal fee. Appraisal required. Limited time only. Subject to change without notice. Rate effective July 2nd, 2012. Special of 2.99% is for refinance only. No Purchases. Must meet credit union guidelines. Some conditions apply. Not valid for fixed rate CTCU mortgages in first position. Term of 120 month, estimated monthly payment of \$96.51 per \$10,000 borrowed plus taxes. Applies to owner occupied, primary residence. Mortgage must be in first position.



CTCU SCHOLARSHIP WINNERS

CASSANDRA NAYLOR



Cassandra graduated from Lakes Community High School. She will be attending College of Lake County and her anticipated major is in Nursing.

ASHLEY DIAZ



Ashley graduated from Central Westosha High School. She will be attending UW-Stevens Point and her anticipated major is in Education.

KIP WETTER



Kip graduated from Grayslake North High School. He will be attending University of Minnesota and his anticipated major is in Aerospace Engineering.

KAYLA VOSS



KAYLA graduated from Warren Township High School. She will be attending Illinois State University and her anticipated major is in Education.

MEMBER APPRECIATION DAY:

Our Member Appreciation Day is on Saturday, September 15th from 10am – Noon at our Gurnee Office. We will have a petting zoo, food and drawings. See branch offices for details.



MARK YOUR CALENDARS

Relay for Life is on Saturday, July 14th and Sunday, July 15th. The event will take place at Warren Township High School, Almond Campus. We will be raising funds at all offices for this event. For more information on how you can support CTCU team please call 662-2050 x 200.

Gurnee Days is Saturday and Sunday, August 11th and 12th at Viking Park. CTCU will have a booth on both days.

CTCU is sponsoring the Baby Contest on Saturday in the park. Registration is at 10:30am and the contest will begin at 11:00am. For more details call 662-2050 ext. 254.

Don't forget about the parade on Sunday, August 12th. The parade will start at 12:00pm and will take place on Old Grand Avenue.

Grayslake Days is Friday and Saturday, August 17th and 18th.

CTCU is sponsoring bingo at Grayslake Summer Days on Friday and Saturday. Friday bingo is from 7pm – 10pm. Saturday bingo is from 3:00pm – 10:00pm. (No bingo from 7pm – 8pm during parade)

Grayslake parade is on Saturday, August 18th. Parade starts at 7:00pm.



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 or stop in at any of our three locations.

We will be holding a special member meeting on the SHARE RATE CHANGE Thursday, July 26th at our Gurnee office. The meeting will start at 5:30 p.m.

CTCU EMPLOYEES' ANNIVERSARIES

JULY

7/5 Carol Analla 7 yrs.
7/21 Nikki Streib 9 yrs.
7/21 Nicole Terlap 9 yrs.
7/30 Bonnie Wood 5 yrs.
7/31 Julia York 6 yrs.

AUGUST

8/2 Betty Fallos 8 yrs.
8/15 Michelle Krumrey 7 yrs.
8/30 Madeline Lipka 24 yrs.

SEPTEMBER

9/11 Vicki McFeely 6 yrs.
9/18 Lisa Robinson 12 yrs.
9/23 Cathy Hill 27 yrs.

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Federally insured by NCUA



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