

FINANCIAL FOCUS

ISSUE 4 2012



CTCU.ORG

Auto Loans

as low as **1.90%*** APR

Financing with CTCU is convenient and easy! Apply online or by phone any time — day or night. CTCU offers fast approval and we'll even let you pick your payment date.** Even repayment is effortless with auto transfer or payroll deduction.

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

Call 800-837-3059 or stop in to apply.

*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. Requirements may apply for lowest rate. 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 (autos must be 2007 or newer to qualify for special rate). **First payment must be within 45 days of closing.



Mobile Treasures!

COMING SOON IN LATE OCTOBER!

SMS TEXT MESSAGING

- Check balances
- Check most recent transactions
- Transfer money

CONSUMER MOBILE APPLICATION & TABLET BANKING

- Check balances
- View account history
- Transfer funds
- Pay bills
- Locate an ATM
- View check copies

Scan this code with your mobile device for more information!



WWW.CTCU.ORG • 847-662-2050

MEMBER APPRECIATION DAY:

Congratulations to Mike Lippeth for winning the Apple iPad drawing during Member Appreciation Day on Saturday, September 15th. Mike is pictured with our Gurnee Office Branch Manager, Betty Fallos.

iPad is a trademark of Apple Inc., registered in the U.S. and other countries.



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 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 from one of your CTCU accounts (indicate which account) or you may 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.

Federally insured by NCUA

HOLIDAY TOY DRIVE

CTCU will be hosting our Holiday Toy Drive to benefit the **Angel Tree** and **Salvation Army** "Toys for Tots" drive on Saturday, December 15th from 10am-Noon. Collection for Toys for Tots and the Angels Tree program will start on November 16th and end on Saturday, December 15th. All gifts returned should be returned unwrapped. Toys can be turned in to the receptionist desk at each office.

SANTA LOVES SENIORS PROGRAM

CTCU will be collecting gifts that will benefit the seniors residing at the VA Hospital. There will be senior tags hanging on our tree at each office. Each tag will list items the seniors have requested. The program will start November 16th and end on Saturday, December 15th.

CTCU EMPLOYEES' ANNIVERSARIES

OCTOBER

16 Nichole Grover 8 yrs.
31 Tiffany Pulsha 7 yrs.
2 Maria Kearney 6 yrs.
1 Anna Milligan 5 yrs.

NOVEMBER - None

DECEMBER

1 Ron Carlson 7 yrs.

HOLIDAY CLOSINGS

COLUMBUS DAY October 8th
VETERANS' DAY . . . Closed Monday, November 12th
in observance of Veterans' Day
THANKSGIVING DAY November 22nd
CHRISTMAS DAY December 25th

HOLIDAY HOURS

Monday, December 24th and Monday December 31st
we will be closing at 1:00 p.m.

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