

# FINANCIAL FOCUS

ISSUE 1 2013



CTCU.ORG

**SMART MOVE!**  
**VISA GOLD:**  
**4.99%\* APR** | **5.25%\* APR**  
ON BALANCE TRANSFERS FOR SIX MONTHS | AFTER FIRST SIX MONTHS



Call us at 847-662-2050 or stop in today to request a balance transfer!

**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 12/31/2012 for our VISA Gold is 5.25%. This offer is available from January 01, 2013 through March 30, 2013. Cash advances and purchases are excluded from this offer. Your account must be in good standing to be eligible for this offer.



## Santa Success



*We thank our members who supported our Salvation Army Angel Tree Drive, Toys for Tots, and the Santa for a Senior program.*

We collected over 60 Angel Tree gifts, 45 gifts for the Santa for a Senior program, and filled over four boxes of toys for Toys for Tots.



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# WE WILL BE CLOSED THE FOLLOWING HOLIDAYS:

In Observance of New Year's Day ..... January 1

*Happy New Year from CTCU*

Martin Luther King Jr. Day ..... January 21

Presidents' Day ..... February 18



## SCHOLARSHIP APPLICATIONS

Scholarship applications are now available online at [CTCU.org](http://CTCU.org) or at any of our three offices. Community Trust Credit Union is offering two \$1,000 scholarships. Application must be **postmarked on or before March 2, 2013**. 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.

## ANNUAL MEETING NOTICE

Community Trust Credit Union Annual Meeting is at our main office in Gurnee, 1313 Skokie Hwy, on **Thursday, March 21, 2013** at 5:30 pm.



## TurboTax AVAILABLE ONLINE

TurboTax is now available through Ebranch under the link **My TurboTax**.



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.

## OUR eBRANCH SITE IS GETTING A SECURITY UPGRADE IN 2013!

We are pleased to announce a security upgrade to your home banking eBranch account. In 2011, the U.S. government issued new guidelines that called for enhanced security measures for online banking. Because of this and the continuing growth of online banking, we will upgrade the security of our eBranch login procedures mid-year 2013.

More information will become available in the next newsletter and on our website, [www.ctcu.org](http://www.ctcu.org).

## CTCU EMPLOYEES' ANNIVERSARIES

### JANUARY -

Martha Schmidt January 4 17 years

### FEBRUARY -

Michelle Hallgren February 5 12 years  
Rhonda Harden February 17 7 years



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

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