

FINANCIAL FOCUS

ISSUE 2 2013



CTCU.ORG

COMING SOON!!
Check Our Website Often for Additional Details!

**AUTO
LOANS**
as low as

1.49%
APR*



Get Your Paws On This Rate Today!

Financing with CTCU is convenient and easy! Apply online or by phone any time day or night.

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

Plus! Open a new Checking Account with direct deposit and a new auto loan to receive a \$50.00 Gas Gift Card! **

Call 847-662-2050 or stop in to apply.

No Payment for 90 Days!***

*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 2008 or newer to qualify for special rate). Promotion ends August 31st. Payment example: 1.49% APR for 72 months is \$14.53 per \$1,000 borrowed. See www.CTCU.org for complete details.

**Upon notification by member of 1st direct deposit the \$50.00 gas gift card will be issued by mail. Card offer must be redeemed within 90 days of opening. Must enroll in online statements when opening account. Member must be at least 18 years old to receive gas card. Offer may change without notice. Member restrictions apply. There will be no substitutions for gas card. CTCU accepts no responsibility or liability in connection with any injuries, losses, damages of any kind caused by or resulting from the acceptance, possession or use of any gift awarded hereunder. See www.CTCU.org for complete details.

***Interest will accrue on the first day of the loan even if you take advantage of the 90 days no payment offer.



CREDIT UNION CEO NAMED VOLUNTEER OF THE YEAR

Congratulations to Madeline Lipka, Community Trust Credit Union CEO on being recognized by the Village of Grayslake Economic Development Commission as their 2012 Volunteer of the Year.

Madeline served on the Grayslake Chamber of Commerce from 1994 to 2011, including a term as president. While accepting the award on January 22nd, Madeline stated "My association with the Grayslake Chamber of Commerce and the business community has afforded me the opportunity to meet and work with many new friends. The memories I have made over the years will be with me forever as well as your friendship."

The CTCU Board of Directors and credit union employees also congratulate Madeline on her achievement and thank her for devotion and hard work in all of the communities that we serve.



WWW.CTCU.ORG • 847-662-2050

MARK YOUR CALENDARS!

Lake Villa 5-Year Celebration is on Saturday, June 22nd at our Lake Villa Office from 10am-Noon. We will have a Shred truck on site to dispose of your personal documents, food will be served and music will be provided by 104.3 K-Hits.



HAPPY ST. PATRICK'S DAY!

CTCU recently participated in the Lake Villa St. Patrick's Day Parade on Saturday, March 16th. We hope you had a chance to come out and join us for the celebration!

DON'T MISS THE SHOW!

Six Flags Tickets Now Available!

Six Flags Great America recently announced the addition of a new high tech Grand Finale that will take place every evening right before the park closes.

igNIGHT is promised to be a mesmerizing and immersive nighttime experience bursting with energy, vivid colors, brilliant visual effects, lively performances, fascinating imagery and pure imagination. igNIGHT will illuminate the dark night with music, singing, dancing, laser lighting, and pyrotechnics.

And we're sure you won't just want to see this show once! Discount tickets and season passes are available at the credit union. Season Passes are \$69.00. An Adult Daily Pass is \$39.00.

The park opens on May 5th. Pick up your tickets at CTCU and enjoy the new spectacular!



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

Federally insured by NCUA

FINDING YIELD



Brad Jenks
Investment Adviser

It's no secret that interest rates are at all-time lows. When you're looking to borrow money that's a good thing. If you're looking to invest your money however, that can be a bad thing. Risk adverse investors have been accustomed to using traditional investment vehicles such as CDs or government bonds for their income and savings needs. These days, with rates hovering just above 1%, it's becoming increasingly hard to justify

parking savings dollars in those types of investments. All is not lost, as there are alternatives to the old standby investments. High dividend paying large cap stocks can offer income distribution as high as 5%. Tax free bonds are regularly yielding around 5%, and are exempt from federal taxes. Insurance companies have been offering risk conscious investors guarantees on their retirement income for over 10 years now. These ideas can offer you an alternative way to provide income in retirement. As always, please consult with our investment adviser Brad Jenks, to see if any of these ideas can work for your retirement. The rates mentioned are subject to change and may have limited availability. Brad can be reached at x208.

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

HOLIDAY CLOSINGS

MEMORIAL DAY - Monday, May 27

CTCU EMPLOYEES' ANNIVERSARIES

APRIL	Wendy Gee	April 15th	19 years
	Mike Drennan	April 25th	12 years
MAY	Lynn Geier	May 17th	20 years
	Tracy Johnson	May 24th	20 years
JUNE	Piera Hermes	June 4th	12 years
	Michelle Caldwell	June 21st	20 years

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