

FINANCIAL FOCUS



ISSUE 3 2013

CTCU.ORG

Auto Loan Promotion
(Ends August 31st)

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.

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

No Payment for 90 Days!***

Call 847-662-2050 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 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.



Lake Villa 5-Year Anniversary Celebration and Shred Day!

Thank you to all our members who stopped by for our celebration of our Lake Villa 5-Year Anniversary and serving the community for 80 years.



MARK YOUR CALENDARS

Relay for Life is on Saturday, July 13th and 14th at Warren Township High School, Almond Campus.

Gurnee Days is Saturday and Sunday, August 10th and 11th. Visit us at our booth or check us out in the parade. Community Trust Credit Union sponsors the Baby Contest on Saturday. Registration is at 10:30 am in front of the band shell at the Gurnee Park District off of Old Grand Ave.

Grayslake Days is sponsoring bingo on Friday and Saturday, August 16th and 17th. Friday bingo is from 7:00 pm to 10:00 pm and Saturday bingo is from 3:00 pm to 10:00 pm. There will be no bingo during the parade on Saturday. Parade starts at 7:00 pm.

WWW.CTCU.ORG • 847-662-2050



Betty Fallos was awarded the Exchangeite of the Year for 2013. Betty served on the Board of the Noon Exchange Club, served as President Elect and was President for the first year as the Gurnee noon and breakfast clubs were combined. She just finished her year as President and is now Treasurer for the club. This award is voted on by its membership.

SCHOLARSHIP WINNERS

Congratulations to Brittany Greig and Nicholas Orsline for winning the Community Trust Credit Union Scholarship Awards.



Brittany Greig graduated from Grayslake North High School. She is attending the University of Illinois and her anticipated major is Speech Pathology.



Nicholas Orsline graduated from Warren Township High School. He is attending Augustana College. His anticipated major is Bio Chemistry.



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.

CTCU EMPLOYEES' ANNIVERSARIES

JULY

7/5	Carol Analla	8 yrs.	8/2	Betty Fallos	9 yrs.
7/21	Nikki Streib	10 yrs.	8/15	Michelle Krumrey	8 yrs.
7/21	Nicole Terlap	10 yrs.	8/18	Jerry Wetter	5 yrs.
7/30	Bonnie Wood	6 yrs.	8/30	Madeline Lipka	25 yrs.
7/31	Julia York	7 yrs.			

AUGUST

SEPTEMBER

9/11	Vicki McFeely	7 yrs.
9/18	Lisa Lipnicki	13 yrs.
9/23	Cathy Hill	28 yrs.
9/24	Bettina Golwitzer	5 yrs.



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