

FINANCIAL FOCUS

ISSUE 4 2013



CTCU.ORG

MADELINE'S RETIREMENT ANNOUNCEMENT

It is with mixed emotions that I am announcing my retirement effective December 31, 2013.

The last 25 years have produced many wonderful memories of the credit union, members, and staff. I have seen staff come and go, branches open and close and assets grow from \$25MM to \$192MM. I have built, walked, and danced on floats for many parades. The credit union has been a very important part of my life and leaving is bittersweet, but I am looking forward to the next chapter in my adventure called life.



I want to take this opportunity to thank you, our members, the staff, and Board of Directors for the trust you have afforded me over the last seven years as CEO. It has been my pleasure to work for you and with you during my time here. I wish nothing but the best for my credit union and will always consider it my home away from home.

Sincerely,

Madeline Lipka
President/CEO

We invite you to stop by our Grayslake Office at 1263 N. Rt. 83 and visit with Madeline on Friday, November 15th from 4pm-6pm. She is looking forward to seeing members she has met in the last 25 years of working with CTCU.

SWIPE-STAKES!

\$WIPE \$IGN WIN!



Use your Community Trust Credit Union debit card everywhere, and you could win cash back for the amount of your purchase!*

Ask for details today.

**Winner Drawn
Every Week!**

*Swipe-Stakes: A winner will be drawn weekly for cash back on their Community Trust Credit Union debit card transaction. Cash back reward cannot exceed \$250.00. Member must sign for transaction to qualify for cash back on purchase. Odds of winning will be based on the number of transactions. Employees of Community Trust Credit Union, their immediate family and anyone living in the same household of such employee are not eligible. Member must be in good standing to qualify for cash back reward. Must be 18 or over to qualify for Swipe-Stakes. Promotion runs from October 1st thru December 31st, 2013. Offer subject to change without notice. Each winner agrees to permit the Credit Union to utilize his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission.

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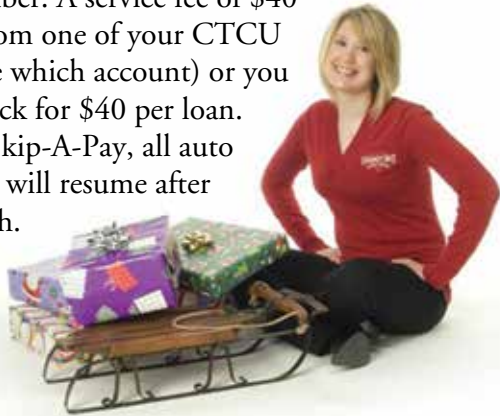


Congratulations to our Lake Villa Branch Manager, Nikki (Grover) Vostatek on her recent nuptials.

HOLIDAY SKIP-A-PAY IN DECEMBER

Enjoy a month off from your vehicle loan! 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.



HOLIDAY TOY DRIVE

Holiday Toy Drive is on Saturday, December 14th from 10am-Noon. The Toy Drive will benefit the Angel Tree and Salvation Army "Toys for Tots". Collection for Toys for Tots and the Angel Tree program will start on November 16th and end on Saturday, December 14th. All gifts returned should be returned unwrapped. Toys can be turned in to the receptionist desk at each office.

HOLIDAY HOURS

Tuesday, December 24th and
Tuesday December 31st we will be closing at 1pm.

HOLIDAY CLOSINGS

COLUMBUS DAY - Monday, October 14th
VETERANS DAY - Monday, November 11th
THANKSGIVING DAY - Thursday, November 28th
CHRISTMAS DAY - Wednesday, December 25th

CTCU EMPLOYEES' ANNIVERSARIES

OCT.	Maria Kearney	Oct. 2nd	7 years
	Nichole Vostatek	Oct. 16th	9 years
	Tiffany Pulsha	Oct. 31st	8 years
NOV.	None		
DEC.	Ron Carlson	Dec. 1st	8 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