

FINANCIAL FOCUS

ISSUE 1 2014



CTCU.ORG

INTRODUCING OUR NEW CEO

Please join us in welcoming Lana Krieps as the new Chief Executive Officer of Community Trust Credit Union!

Lana comes from Pioneer West Virginia Federal Credit Union in West Virginia where she was Vice President overseeing nine branches, card services, and eChannel operations. She brings 29 years of banking experience to CTCU. Lana has held a wide variety of positions within the credit union movement including Chief Executive Officer, Chief Financial Officer, and Regional Operations Vice President.



Her husband of 21 years, and her two sons are making the move with Lana to the Gurnee area and are excited about getting acclimated to the area.

Lana holds a Master's Degree in Business Administration, a Bachelor's Degree in Business Administration with an emphasis in Accounting, and a Minor in Banking and Finance.

Most importantly, Lana is looking forward to serving YOU! "Providing great member service is one of the keys to a successful credit union. I am so proud to join CTCU and build upon its reputation for superior service and delivering the highest quality financial products and services available," says Lana.

Our new CEO has terrific ideas for the credit union and we look forward to her leadership. Please stop in and welcome Lana to CTCU!

TurboTax WITHIN ONLINE BANKING

CTCU offers a great feature within Online Banking, which will help make filing your taxes a little less stressful. TurboTax is now available to CTCU members right through Ebranch to guide you step-by-step to your maximum refund.

TurboTax does the hard work for you:

- Guarantees its calculations are 100% accurate.
- Double checks your return every step of the way to help you get the deductions and credits you deserve.
- Saves you time by bringing in information right from your account.



TurboTax Online Federal Free Edition is available for simple returns using the 1040EZ form. Several paid editions are also available for more complex tax situations. CTCU members filing their returns through TurboTax within Ebranch receive a discount on all paid TurboTax federal products!

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 (same sign in as last year).

COMING SOON – Home Buying Seminar

The housing market is turning around, now is the opportunity to purchase that home you always dreamed of. Education is the key to home ownership. Come learn the basics of home buying and what programs are available for our members. More details to follow.

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WE WILL BE CLOSED THE FOLLOWING HOLIDAYS:

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

Happy New Year from CTCU

Martin Luther King Jr. Day Monday, January 20

Presidents' Day Monday, February 17

CTCU ANNOUNCES 2014-2015 SCHOLARSHIP PROGRAM

Community Trust Credit Union is offering two \$1,000.00 scholarships for the 2014-2015 school year. College-bound high school seniors are eligible to apply for these scholarships.



Students applying must be high school seniors, who will be enrolled in a college or technical school within six months of graduation from high school.

Scholarship applications are available at any of our locations. For more information about this scholarship program, please visit our web site. Applications must be postmarked on or before March 1, 2014.

ANNUAL MEETING SCHEDULED

Community Trust Credit Union will hold our annual meeting on **March 20, 2014**. The meeting will be held at our Main Office in Gurnee, 1313 Skokie Highway. The meeting will begin at 5:30 p.m.



The Annual Meeting will include reports from the Board of Directors, Supervisory Committee and Management. We look forward to seeing you at the Annual Meeting.

CTCU EMPLOYEES' ANNIVERSARIES

JANUARY –

Martha Schmidt January 4 18 years

FEBRUARY –

Michele Hallgren February 5 13 years

Rhonda Harden February 17 8 years

SANTA SUCCESS!

Thank you everyone who donated to the Salvation Army Angel Tree Drive and the Toys for Tots.

Members Gracie and Alyssa dropping toys off for the Toys for Tots Drive.



Santa, Marines, and staff pictured with donated toys.

CTCU staff dropped stockings off at Rolling Hills nursing home in Zion, IL. Staff collected items for stockings that were delivered to residents.



Whenever possible, please remove sunglasses and hats before entering the credit union branches.



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

Lana Kriepps, President
Elmer (Bud) Reed, Chairman
Gilbert Bennett Sr., Vice Chairman
Dan Kloczkowski, Secretary
Don Fontana, Treasurer
Shawn Depke
Linda Wegge-Slipke
Corey Clark