

FINANCIAL FOCUS

ISSUE 3 2015



CTCU.ORG

COMING SOON

CASH BACK VISA PLATINUM YOU ASKED... WE DELIVERED

Have you ever wished that you could get the big credit card company's offers from your community credit union? That time has come. You asked...we delivered! CTCU is pleased to announce that a new VISA Platinum line is coming soon!! The new line of cards will offer options of a regular CTCU VISA Platinum card and a CTCU VISA Platinum Cash Back card that both carry additional features that can compete with any large card company!!!

With the cash back card, CTCU VISA Platinum cardholders will earn 1% cash back on purchases. No need to redeem points, no need to watch your account, the cash back will automatically appear on your statement each quarter!

Along with cash back, the card will offer other benefits such as no annual fee, no balance transfer fee, and 24/7 fraud monitoring. In addition to all of these features, the card will come equipped with EMV technology for added security.

EMV stands for EuroPay, MasterCard, VISA and it represents microchip technology in the card that increases security. This technology originated in Europe and has been instrumental in preventing the spread of credit and debit card fraud. It's coming to you in this new card at no extra charge!

Keep an eye out for the new CTCU VISA Platinum and enjoy all the new features that CTCU membership has to offer!

Credit approval required for CTCU VISA Platinum cards and must meet credit union guidelines. Each eligible purchase made by you or someone you authorize, will qualify for cash back rebates. You will earn a 1% cash rebate for each \$1 of net purchases (defined as purchases minus purchase returns) up to a maximum of \$2,000 per month (\$20 in cash rebates). Please call or stop in for complete details and restrictions.



1% CASH BACK

NO ANNUAL FEE
FRAUD PROTECTION

WATCH FOR DETAILS

HOME BANKING IMPROVEMENT

On July 7, 2015, our E-Branch (home banking) will be under construction in order to bring our members improved services and increased security. We anticipate the system being down on this day beginning at 7 a.m. CST and lasting approximately 6-8 hours. We appreciate your patience as we continue to improve our member experience and bring you the best products and services.

MEMBER APPRECIATION DAY

- Food
- Family Fun
- Shred truck on-site (9 a.m. - Noon)

Save
THE DATE | SEPT 19 | 2015 |
Gurnee Location
10 a.m. - Noon

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HOLIDAY CLOSINGS

Independence Day - Saturday, July 4
Labor Day - Monday, September 7

SCHOLARSHIP WINNERS



Congratulations to Savannah Tanneberger and Rebecca Watters for winning the Community Trust Credit Union Scholarship Awards.

Savannah Tanneberger graduated from Lakes High School. She is attending UW-Whitewater and her anticipated major is Communication Science and Disorders.



Rebecca Watters graduated from Grayslake North. She is attending University of Kentucky. Her anticipated major is Education.

MARK YOUR CALENDARS

Relay for Life is on Saturday, July 11th at 6 p.m. at Warren Township High School, Almond Campus.

Gurnee Days is Saturday and Sunday, August 8th and 9th. 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 a.m. 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 14th and 15th. Friday bingo is from 7:00 p.m. to 10:00 p.m. and Saturday bingo is from 3:00 p.m. to 10:00 p.m. There will be no bingo during the parade on Saturday. Parade starts at 7:00 p.m.

CTCU EMPLOYEES' ANNIVERSARIES

JULY

7/5	Carol Analla	10 yrs.	9/11	Vicki McFeely	9 yrs.
7/21	Nikki Streib	12 yrs.	9/18	Lisa Lipnicki	15 yrs.
7/21	Nicole Terlap	12 yrs.	9/23	Cathy Hill	30 yrs.
7/27	Jody Troyer	6 yrs.	9/24	Bettina Golwitzer	7 yrs.
7/30	Bonnie Wood	8 yrs.			

SEPTEMBER

AUGUST

8/2	Betty Fallos	11 yrs.
8/18	Jerry Wetter	7 yrs.

BACK TO SCHOOL SKIP-A-PAY

Enjoy a month off from your vehicle loan!

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.

AUTO AND MOTORCYCLE LOANS

**SAME RATE!
DIFFERENT RIDE**

AS LOW AS **1.49%** APR*

APPLY TODAY!
Stop in a branch or visit ctcu.org

- **New or Used Autos and Motorcycles**
- **Borrow up to 120% LTV**
- **No application fee**
- **Financing up to 84 mo.**
- **Good for purchases and refinances**
- **Restrictions may apply**

*APR = Annual Percentage Rate. Rate is based on term of loan, credit worthiness of borrower and qualifying services. Must meet credit union guidelines. Rates subject to change without notice. Not all loans will qualify for advertised rate. Offer available on new and used auto and motorcycle loans (autos and motorcycles must be 2010 or newer to qualify for special rate). Payment example: \$10,000 loan for 36 months at 1.49% will result in a monthly payment of \$284.20.

OFFICES

1313 Skokie Highway
Gurnee, IL 60031

1263 N. Route 83
Grayslake, IL 60030

1380 Deep Lake Road
Lake Villa, IL 60046



Federally insured
by NCUA

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

Bud Reed, Chairman
Don Fontana, Vice Chairman
Corey Clark, Secretary
Dan Kloczkowski, Treasurer
Andy Dallstream
Linda Wegge
Hank Govekar