

FINANCIAL FOCUS



CTCU.ORG

ISSUE 2 2020

DID YOU KNOW YOU CAN TAKE ADVANTAGE OF UTILIZING MANY OF OUR DIGITAL PRODUCTS?

MOBILE BANKING

Our mobile banking is fast, free and a secure way to:

- Check your account balance and transaction history.
- Pay bills on the spot.
- Transfer funds between eligible accounts.
- Contact us or locate an ATM quickly.
- Deposit checks with your smartphone or tablet.

ONLINE BILL PAY

Online bill pay services allow you to receive and view your bills online. In addition to making payments, online bill pay is simple and easy to use with your personal checking account. Visit our website to see our bill payment presentation demo!

LOAN APPLICATIONS

Another great feature CTCU has for our members is the ability to apply for a loan online! Visiting our website and filling out the online form is easy and available to you anytime.



CTCU VISA® PLATINUM

One of the Lowest Rates Around!

1.90%*APR
FIRST 12 MONTHS

VARIABLE RATES AS LOW AS **6.95%*APR**
THERE AFTER



- PURCHASES
- BALANCE TRANSFERS
- NO ANNUAL FEE
- NO BALANCE TRANSFER FEE
- 24/7 FRAUD MONITORING

*APR= Annual Percentage Rate. Offer available on new Platinum accounts only. Existing accounts are not eligible. Must meet credit union guidelines. If you qualify, the promotional APR of 1.90% is fixed for the first 365 days after the account open date, up to your available credit limit on purchases and balance transfers. At day 366, the APR for any remaining promotional balances will increase to the standard APR, and all subsequent purchases and balance transfers will receive the standard APR. The standard APR is variable and is based on the Prime Rate as published in *The Wall Street Journal* Money section (Index) plus a margin between 3.70% and 12.70% based on your credit worthiness. Balance Transfers may not be used to pay off or pay down any amount owed to the Credit Union. Balance transfers have a minimum of \$100 to receive the promotional rate. All existing payment terms apply. Offer subject to change without notice.

Coming Soon...



NEW GURNEE BRANCH

6543 GRAND AVENUE, GURNEE

Grand Hunt Center
(Between Best Buy and Target)



ANNUAL MEETING

JULY 23RD AT 5:30 • GURNEE OFFICE
RSVP REQUIRED • 847-662-2050 EXT. 259

Get Out of Your House & Save Big On Your Auto!

AS LOW AS **1.99%** APR*

APPLY TODAY CTCU.ORG

NO PAYMENTS FOR 90 DAY • FINANCING UP TO 84 MONTHS • NEW | USED | REFI



*APR = Annual Percentage Rate. Rate is based on term of loan and creditworthiness of borrower. Not all members will qualify for auto loan. Rates subject to change without notice. Offer available on new and used auto loans (autos must be 2019 or newer, with 5,000 or less miles and borrower enrolled in direct deposit and automatic payment to qualify for advertised rate). Payment example: \$10,000 loan for 36 months at 1.99% APR will result in a monthly payment of \$286.38. Interest will continue to accrue during 90 day no payment period and will increase your final payment. Subject to change without notice. ** This offer is not available to refinance existing Community Trust Credit Union loans.



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 sixth 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! All forms due no later than August 7th to qualify.

Download a Skip-A-Pay application at ctcu.org or stop in at any of our three locations.

CTCU EMPLOYEES' ANNIVERSARIES

APRIL

Deepsikha Das	04/09/2012	8 Yrs.
Wendy L. Gee	04/15/1994	26 Yrs.
Michael Lenzi	04/02/2014	6 Yrs.
Laurie E. Romano	04/30/2012	8 Yrs.

MAY

Tracy Johnson	05/24/1993	27 Yrs.
Nicholas Solis	05/01/2013	7 Yrs.

JUNE

Pierangela L. Hermes	06/04/2001	19 Yrs.
Kenneth McFarren, II	06/22/2009	11 Yrs.

JULY

Kimberly Aiken	07/11/2011	9 Yrs.
Carol Analla	07/05/2005	15 Yrs.
Paige Leber	07/16/2012	8 Yrs.
Nicole C. Streib	07/21/2003	17 Yrs.
Nicole Terlap	07/21/2003	17 Yrs.

AUGUST

Nicole Blanton	08/10/2015	5 Yrs.
Jeffrey Dempksi	08/12/2013	7 Yrs.
Jerry Wetter	08/18/2008	12 Yrs.

SEPTEMBER

Daisy J. Contreras	09/21/2015	5 Yrs.
Bettina Golwitzer	09/24/2008	12 Yrs.
Catherine Hill	09/23/1985	35 Yrs.
Lisa M. Lipnicki	09/18/2000	20 Yrs.
Victoria McFeely	09/11/2006	14 Yrs.

OFFICES

1313 Skokie Highway
Gurnee, IL 60031

1263 N. Route 83
Grayslake, IL 60030

1380 Deep Lake Road
Lake Villa, IL 60046

ESI EXCESS SHARE INSURANCE 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

Dan Kloczkowski, Chairman
Hank Govekar, Vice Chairman
Corey Clark, Secretary
Linda Wegge, Treasurer
Andy Dallstream, Director
Fred Friedl III, Director
Mike Mallow, Director