



### GO GREEN WITH CTCU

We all have the responsibility to protect the environment. Each day, there are numerous small things we can do to reduce our carbon footprint. Whether you bicycle to work, put compact fluorescent light bulbs in your fixtures, or use reusable shopping bags, you are making a difference. Every little bit adds up.

CTCU offers a wide range of FREE e-services that can all save paper and carbon emissions, preserving the environment while making it even easier to conduct your business.

#### eStatements

If all members adopted eStatements instead of receiving traditional statements, CTCU could save hundreds of thousands of pieces of paper each year. And that doesn't include any of the energy used to print, mail, and deliver the paper statements.

#### eBranch Online Banking

Save time and effort with online banking. Reduce the number of trips to the credit union by managing your money online. Save gas and reduce paperwork at the same time. Enjoy the convenience of online banking – you even have the ability to set up e-mail alerts to watch your account activity.

#### Bill Payment & Presentation

CTCU's Bill Payment and Presentment system helps you save on checks, envelopes, and stamps. The system even enables you to receive and view your bills online, in addition to making payments. And by paying bills electronically, you can continue to reduce paper and energy waste and help the environment.



#### Debit Card

Another huge time saver, debit cards give you the convenience of using a credit card with the interest-free benefit of paying by check. And, you eliminate all of the energy wasted to process a traditional check.

#### Direct Deposit

Moving money electronically is much more efficient than traditional delivery options. Direct Deposit is environmentally friendly by reducing fuel consumption, emissions, electricity usage, and paper. Have payroll, social security, pension, and government payments deposited automatically into your CTCU accounts. You'll get your money instantly while watching out for mother nature.

These are just a few ways that you can make a difference. Sign up for any of these e-services by visiting our web site at [www.ctcu.org](http://www.ctcu.org) or speaking with a member service representative. Go Green with CTCU.

### BOARD OF DIRECTORS OPENING

If you are interested please submit your information by January 23 to:

**Community Trust Credit Union**  
1313 Skokie Hwy.  
Gurnee, IL 60031  
Attn: Chairman

### 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!



# WE WILL BE CLOSED THE FOLLOWING HOLIDAYS:

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

*Happy New Year from CTCU*

Martin Luther King Jr. Day . . . . . Monday, January 19

Presidents' Day . . . . . Monday, February 16

## CTCU ANNOUNCES 2015-2016 SCHOLARSHIP PROGRAM

Community Trust Credit Union is offering two \$1,000.00 scholarships for the 2015-2016 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, 2015.

## ANNUAL MEETING NOTICE

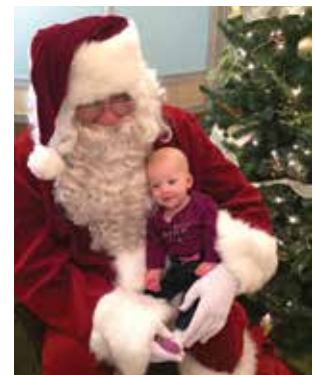
Community Trust Credit Union Annual Meeting is at our main office in Gurnee, 1313 Skokie Hwy, on **Thursday, March 19, 2015** at 5:30p.m.

We look forward to seeing you at the Annual Meeting.



## SANTA SUCCESS!

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



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## CTCU EMPLOYEES' ANNIVERSARIES

### JANUARY –

Martha Schmidt      January 4      19 years

### FEBRUARY –

Michele Hallgren      February 5      14 years

Rhonda Harden      February 17      9 years

Jennifer Rickert      February 22      5 years

## 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

Elmer (Bud) Reed, Chairman  
Donald Fontana, Vice Chairman  
Corey Clark, Secretary  
Dan Kloczkowski, Treasurer  
Andy Dallstream  
Linda Wegge-Slipke