

FINANCIAL FOCUS

ISSUE 1 2016



CTCU.ORG

NEW EMV CHIP DEBIT CARD COMING SOON

CTCU will soon be issuing EMV Chip Debit Cards. Your next card will be smarter and more secure than ever.

We have made the decision to issue chip cards to all of our cardholders. When your present card expires, you will receive the new chip card, coming in 2016. The new card will arrive in the mail. Members opening new accounts will receive a chip card at the time of issuance. If you would like a new EMV Debit Card issued sooner than your expiration date, please stop in a branch to request one free of charge.

An embedded computer chip in each chip card adds a new layer of security to point-of-sale and ATM transactions when used in chip-enabled card readers. These cards help protect cardholders and merchants from fraud because the chip gives every transaction a unique code that can't be used again.

Chip cards have already been in place in many countries around the world and have been shown to reduce point-of-sale fraud.



1% CASH BACK

CTCU VISA® Platinum Cash Back Rewards

NO ANNUAL FEE | FRAUD MONITORING | EMV CHIP

CTCU Visa Platinum Cash Back 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.

ASK US FOR DETAILS!

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.



NEWSLETTER AVAILABLE ONLINE

Beginning next quarter we will no longer be mailing the newsletter to members. But don't worry! A PDF version will be available online. Prefer to have a printed version? No problem! Just pick one up in any of our offices.



WE WILL BE CLOSED THE FOLLOWING HOLIDAYS:

In Observance of New Year's Day Friday, January 1

Happy New Year from CTCU

Martin Luther King Jr. Day Monday, January 18

Presidents' Day Monday, February 15

CTCU ANNOUNCES 2016-2017 SCHOLARSHIP PROGRAM

Community Trust Credit Union is offering two \$1,000.00 scholarships for the 2016-2017 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, 2016.



ANNUAL MEETING NOTICE

Community Trust Credit Union Annual Meeting is at our main office in Gurnee, 1313 Skokie Hwy, on **Thursday, March 17, 2016** at 5:30p.m.

We look forward to seeing you at the Annual Meeting.



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 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!

SANTA SUCCESS!

Thank you everyone who donated to the U.S. Marine Corps Toys for Tots, Salvation Army Angel Tree Drive, Senior Tags to benefit Warren Township Seniors and Veteran Tags to benefit The James Lovell VA Hospital.



CTCU EMPLOYEES' ANNIVERSARIES

JANUARY –

Martha Schmidt January 4 20 years

FEBRUARY –

Michele Hallgren February 5 15 years

Rhonda Harden February 17 10 years

Jennifer Rickert February 22 6 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

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