



CTCU.ORG

ISSUE 2 2016

CHOOSE YOUR TERM MORTGAGE SPECIAL

2.95% APR*

10-15 YEARS



APPLY TODAY!

Gurnee | Grayslake | Lake Villa
847.662.2050 CTCU.org



Federally insured by NCUA



*APR = Annual Percentage Rate. 2.95% APR is fixed for 10-15 years (120 - 180 payments). Rate of 2.95% APR applies to loans with an LTV (loan to value) not to exceed 85%. Closing cost of \$300 reflects non-refundable appraisal fee. Rate effective as of 3/25/2016. Offer subject to withdrawal or change at any time. Special rate of 2.95% APR is valid for refinance only in first lien position. Offer not available to current CTCU mortgages in first lien position. Must meet credit union underwriting guidelines. Estimated monthly payment on 120 month term \$96.33 per \$10,000 borrowed (principle and interest only.) Estimated monthly payment on 180 month term \$68.82 per \$10,000 borrowed (principle and interest only.) Applies only to owner occupied primary residences.

MEMBER APPRECIATION DAY

- Food
- Family Fun
- Shred Truck

*Grayslake Location
Celebrating 15 years*

Save THE DATE | SEPT 10 | 2016 |
10 a.m. - Noon

WE WILL BE CLOSED THE FOLLOWING HOLIDAYS:

Memorial Day Monday, May 30
 Independence Day Monday, July 4



THANKS MARTHA

CTCU would like to thank Martha Schmidt for her 20 years of service. Martha, who retired in late January, was so well respected and worked to create the best member experience possible. Thank you Martha, you will be missed.



ST. PATRICK'S DAY PARADE IN LAKE VILLA



LAKE VILLA SPRING FEST



Start saving today at LoveMyCreditUnion.org



AUTO LOANS FOR ALL STAGES OF LIFE, ALL LEVELS OF CREDIT

Rates as low as **0.99% APR***

*APR=Annual Percentage Rate. Rate is based on the term of the 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 (model year 2011 or newer to qualify for special rate). Payment example: 0.99% APR for 24 months is \$42.10 per \$1,000 borrowed.

KNOW BEFORE YOU GO!

Research your next vehicle through CTCU's auto buying center. It's your link to the most up-to-date pricing and information service available on new or used cars, trucks, and vans.

CTCU's improved auto buying center provides you volume purchasing power and enables you to buy any vehicle for less than you'd ever expect and without the traditional hassles you've come to expect from dealers. Combine this with a low interest auto loan from CTCU and it's the most worry-free auto buying experience available today.

For more information visit us online at: www.ctcu.org or call **1-800-837-3059** to apply for a CTCU Auto Loan.

CTCU EMPLOYEES' ANNIVERSARIES

APRIL –		
Wendy Gee	April 15	22 years
MAY –		
Lynn Geier	May 17	23 years
Tracy Johnson	May 24	23 years
JUNE –		
Piera Hermes	June 4	15 years
Ken McFarren	June 22	7 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