

FINANCIAL FOCUS

ISSUE 4 2015



CTCU.ORG

1% CASH BACK

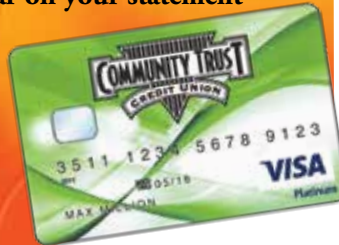
CTCU VISA® Platinum Cash Back Rewards

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.



GURNEE DAYS HONOREES

For over 40 years, the Gurnee Days Corporation has selected a deserving individual or couple to be honored during the annual Gurnee Days celebration. Each year, nominations were sought from the community for people whose meaningful contributions helped make this area a better place to work and live.

Betty Fallos, Gurnee Branch Manager, and her husband Elmer were selected as the 2015 Gurnee Days Honorees. We were pleased to have such a dedicated couple as the 2015 Gurnee Days Honorees and Parade Marshals. For more information on Gurnee Days and the honorees, check the GDC website at www.gurneedays.com



THANK YOU!

Thank you to all who joined us on September 19 for our Member Appreciation and Shred Truck Event. The crowd was wonderful, the food was great and we hope you all had a great time.

SAME RATE... DIFFERENT RIDE!

Auto and Motorcycle Loan Rates as low as **1.49% APR***

- New or Used
- Finance up to 84 months
- Borrow up to 120% LTV
- Purchases and refinances
- No application fee



*APR=Annual Percentage Rate. Restrictions may apply.



This dynamic group spoke about Betty & Elmer at the event.

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HOLIDAY CLOSINGS

Columbus Day - Monday, October 12
 Veterans Day - Wednesday, November 11
 Thanksgiving Day - Thursday, November 26
 Christmas Day - Friday, December 25

HOLIDAY HOURS

We will be closing at 1pm on the following days:
 Thursday, December 24
 Thursday, December 31

RECENT COMMUNITY EVENTS



Relay for Life



March of Dimes Walk



Grayslake Summer Days Bingo



LV / Lindenhurst Spring Fest



Grayslake Color Aloft Balloon Festival



PSCU Knock Out Competition Send-off



Gurnee Days Parade

HOLIDAY SKIP-A-PAY

Enjoy a month off from your vehicle loan! Look for the Skip-A-Pay application at www.ctcu.org in November and bring it to any branch location.

Skip-A-Pay requests must be received no later than the 8th day of December. A service fee of \$40 will be assessed from one of your CTCU accounts. If you choose to Skip-A-Pay, all auto transfer payments will resume after the skipped month.

You can transfer the fee from one of your Community Trust Credit Union accounts or write a check for \$40 per loan Skip-A-Pay today! Download the application from our website www.ctcu.org or stop by any branch.



Report a Lost / Stolen Credit Card Online

CTCU is committed to maintaining the highest protection possible in the fraud defense systems we provide to our Members. That's why we're adding the ability for members to report cards lost or stolen on our VISA online access via ctcu.org/products/loan/visa-credit-card.

FOR YOUR SAFETY!

Do to recent fraudulent skimming devices being placed on ATMs and gas pumps in the area, please take extra precaution while using your debit/credit card(s).

- Look for unusual marks or altered/added equipment on ATMs or gas pumps.
- If anything looks unusual about an ATM or gas pump, don't use it...find another.
- If you think an ATM or gas pump has a skimming device please report it immediately.
- Make sure your PIN is secure and never able to be seen.
- If your card gets stuck in a machine, call the credit union immediately.
- Monitor your financial information and report any suspicious charges immediately.



CTCU EMPLOYEES' ANNIVERSARIES

OCTOBER

10/1	Maria Ruvalcaba	2 yrs.
10/2	Maria Kearney	9 yrs.
10/16	Nikki Vostatek	11 yrs.
10/20	Karen Puhl	6 yrs.
10/22	Petya Tondeva	3 yrs.

NOVEMBER

11/5	Yvette (Vanessa) Pedrero	2 yrs.
11/5	Shanique Ryckman	2 yrs.
11/17	Jerard Bailey	1 yr.

DECEMBER

12/1	Ron Carlson	10 yrs.
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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