

# FINANCIAL FOCUS

ISSUE 1 2018



CTCU.ORG

**BURIED IN  
HIGH-RATE  
CREDIT CARD  
DEBT?  
WE CAN HELP!**



**TRANSFER  
BALANCES  
TODAY!!!**

**CTCU VISA® PLATINUM  
LOW RATE CARD**

Federally  
insured by  
NCUA

**ESI**  
EXCESS SHARE  
INSURANCE



**ACT TODAY!**

**1.99% APR** FIRST 6 MO.

AS LOW AS **8.20% APR** THERE AFTER

VISA Platinum - The Promotional Annual Percentage Rate (APR) is 1.99% and applies to balance transfers of at least \$100. The APR is fixed for a period of 6 months from the date of the balance transfer. When the promotional APR ends, the rate on the remaining unpaid balance will increase to a variable rate of Prime plus a range of 3.70% - 12.70%, based on your credit worthiness. The Prime Rate as of December 14, 2017 is 4.50% as published in *The Wall Street Journal* and may adjust monthly. This offer is available beginning December 1, 2017 and ending February 28, 2018. Reduced rate is valid on Balance Transfers only, cash advances and purchases are excluded. Your account must be in good standing to be eligible for this offer. Offer subject to change without notice. Balances transferred from current CTCU VISA cards are not eligible for this offer. VISA® is a registered trademark of Visa. Must meet credit union guidelines.



## NEED INVESTMENT ADVICE? MEET BRAD JENKS

CTCU is proud to announce their partner Investment Consultant, Brad Jenks, received the Chicago's 2017 Five Star Wealth Managers award. Brad won this award because he has a conservative investment approach, but more importantly, he listens carefully to understand your financial goals and assesses your current situation. Brad offers access to an assortment of quality, non-proprietary investment choices to fit every investor's needs.



Brad has provided sound investment advice for over 23 years. Brad's services are offered through LPL Financial and provides investment advice and access to products from many of the nation's leading investment companies.

Contact Community Trust Credit Union to learn more.

Securities, Advisory Services and insurance products offered through LPL Financial and its affiliates, Member FINRA/SIPC.

Not FDIC Insured	No Bank Guarantee	May Lose Value
Not Insured by any Federal Government Agency		Not a Deposit

**WWW.CTCU.ORG • 847-662-2050**

# WE WILL BE CLOSED THE FOLLOWING HOLIDAYS:

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

*Happy New Year from CTCU*

Martin Luther King Jr. Day . . . . . Monday, January 15

Presidents' Day . . . . . Monday, February 19

## CTCU ANNOUNCES 2018-2019 SCHOLARSHIP PROGRAM

Community Trust Credit Union is offering two \$1,000.00 scholarships for the 2018-2019 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 7, 2018.



## ANNUAL MEETING NOTICE

Community Trust Credit Union Annual Meeting is at our main office in Gurnee, 1313 Skokie Hwy, on **Thursday, March 15, 2018** at 5:30 p.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!

## CTCU EMPLOYEES' ANNIVERSARIES

### FEBRUARY –

Michele Hallgren	February 5	17 years
Rhonda Harden	February 17	12 years

## SANTA SUCCESS!

Thank you everyone who donated to the U.S. Marine Corps Toys for Tots, Senior Stockings to benefit Rolling Hills Place, as well as all the food for the Northern Illinois Food Bank.



## OFFICES

1313 Skokie Highway  
Gurnee, IL 60031

1263 N. Route 83  
Grayslake, IL 60030

1380 Deep Lake Road  
Lake Villa, IL 60046

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

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