

FINANCIAL FOCUS

ISSUE 1 2019



CTCU.ORG



AUTO LOANS

WE FINANCED OUR VEHICLE WITH CTCU
AND COULD NOT BE HAPPIER!

**LOW RATES • NEW • USED • REFI
AUTOS & MOTORCYCLES
90 DAY NO PAY OPTION
APPLY TODAY!**



Restrictions and limitations may apply. Rate is based on term of loan, credit worthiness of borrower and qualifying services. Not all members will qualify for auto loan. Must meet credit union guidelines. Interest will continue to accrue during the 90 day no payment period. Subject to change without notice.



ESI EXCESS SHARE
INSURANCE

Federally insured by
NCUA

BOARD OF DIRECTORS OPENING

If you are interested,
please submit your
information to:

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



MORTGAGES

LOW RATES 15 | 20 | 30 YEAR FIXED RATE MORTGAGES

WE MADE A SMART DECISION & FINANCED OUR HOME WITH CTCU!

PURCHASES OR REFINANCES

MULTIPLE LOAN OPTIONS | LOW CLOSING COSTS | APPLY TODAY

LTV (loan to value) will determine if PMI (Private Mortgage Insurance) is included. Closing costs include a non-refundable appraisal fee. Must meet credit union membership and underwriting guidelines.



ESI EXCESS SHARE
INSURANCE

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NCUA

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HOLIDAY CLOSINGS

MLK Jr. Day - Monday, January 21
President's Day - Monday, February 18

SANTA DAY SUCCESS!

Thank you everyone who donated to the U.S. Marine Corps Toys for Tots, as well as all the food and money for the Northern Illinois Food Bank.



ANNUAL MEETING NOTICE

Community Trust Credit Union Annual Meeting is at our main office in Gurnee, 1313 Skokie Hwy, on **Thursday, March 21, 2019** at 5:30 p.m.

We look forward to seeing you at the Annual Meeting!



CTCU ANNOUNCES 2019-2020 SCHOLARSHIP PROGRAM

Community Trust Credit Union is offering two \$1,000.00 scholarships for the 2019-2020 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, 2019.



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	18 years
Rhonda Harden	February 17	13 years

OFFICES

1313 Skokie Highway
Gurnee, IL 60031

1263 N. Route 83
Grayslake, IL 60030

1380 Deep Lake Road
Lake Villa, IL 60046

ESI EXCESS SHARE INSURANCE 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
Dan Kloczkowski, Vice Chairman
Corey Clark, Secretary
Linda Wegge-Slipke, Treasurer
Andy Dallstream, Director
Hank Govekar, Director
Mike Mallow, Director