

FINANCIAL

FOCUS

ISSUE 2 2017



CTCU.ORG

REFINANCE YOUR AUTO LOAN* | NO FEES

SWITCH

YOUR AUTO LOAN

DITCH

YOUR HIGH RATE

GET RICH

2% OFF YOUR RATE

MINIMUM RATE AS LOW AS 1.99% APR



2% OFF YOUR AUTO LOAN RATE*

MINIMUM RATE AS LOW AS 1.99% APR

GURNEE | GRAYSLAKE | LAKE VILLA **CTCU.ORG**



*APR = Annual Percentage Rate. Applies to qualifying borrower on auto loan refinanced from other institutions. Will refinance auto loans 2% less than your existing interest rate subject to a minimum rate as low as 1.99% APR. No discounts apply. Restrictions and limitations may apply. Rate is based on term of loan, credit worthiness of borrower and qualifying services. Must meet credit union guidelines. Not all loans will qualify for advertised offer. Promotion subject to change without notice. Payment example: \$20,000 auto loan at 1.99% APR for 60 months = monthly payment of \$350.47.



ES Federally insured by NCUA

WWW.CTCU.ORG • 847-662-2050

HOLIDAY CLOSINGS:

Memorial Day Monday, May 29
 Independence Day Tuesday, July 4


CTCU ANNOUNCES NEW PRESIDENT & CEO



Mike Mallow


Community Trust Credit Union welcomes its new President & CEO, Mike Mallow. Mike comes from Glacier Hills Credit Union in West Bend, WI where he was Vice President of Lending overseeing all business, mortgage, and consumer lending. Mallow brings over 35 years of banking experience to CTCU. Mike has held various positions within the credit union movement including CEO, Senior Vice President, and Vice President of Lending.

Mike has a Bachelor's of Business Administration from the University of Wisconsin-Whitewater and graduated from the Graduate School of Banking at University of Wisconsin-Madison.



Love your savings!

Visit LoveMyCreditUnion.org to see exclusive offers from Sprint.



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.



SAVE THE DATE! MEMBER APPRECIATION EVENT

September 30 • Gurnee • 10am - Noon

Please join us! We will be serving food and refreshments, as well as providing a Shred Truck so your documents containing personal information can be safely shredded.

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 powered by CarQuotes provides you with volume purchasing power to help you lock in the lowest price on your next vehicle without having to haggle with a car dealer. Combine this with a low interest CTCU auto loan for the most worry-free auto buying experience.

For more information, visit us online at www.ctcu.org or call **847-662-2050** to apply for a CTCU Auto Loan.

EMPLOYEE ANNIVERSARIES

APRIL CTCU ANNIVERSARIES

9th	Dee Das	5 years
15th	Wendy Gee	23 years
30th	Laurie Romano	5 years

MAY CTCU ANNIVERSARIES

17th	Lynn Geier	24 years
24th	Tracy Johnson	24 years

JUNE CTCU ANNIVERSARIES

4th	Piera Hermes	16 years
22nd	Ken McFarren	8 years

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, Director
Hank Govekar, Director
Linda Wegge-Slipke, Director