

# FINANCIAL



CTCU.ORG

ISSUE 2 2018

# FOCUS

## FLUSHING MONEY AWAY?

### SAVE MONEY TODAY!



## REFINANCE YOUR AUTO LOAN

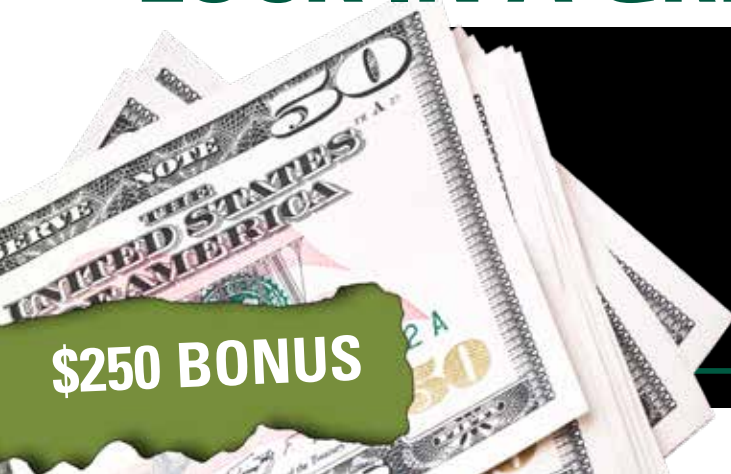
90 DAY NO PAY | NO FEES | LOW RATES  
ALL STAGES OF LIFE & ALL LEVELS OF CREDIT

### APPLY TODAY - CTCU.ORG

\*Applies to qualifying borrower on auto loan refinanced from other financial institutions. Restrictions and limitations may apply. Rate is based on term of loan, credit worthiness of borrower and qualifying services. Not all loans will qualify for advertised offer. Must meet credit union guidelines. Promotion subject to change without notice. Interest will continue to accrue during the 90 day no payment period.



## RATES ARE ON THE RISE... LOCK IN A GREAT RATE TODAY!



AS LOW AS

# 3.99% APR\*

## HOME EQUITY LOAN

PLUS EARN \$250 CASH\*\*

### SUPER LOW CLOSING COSTS - APPLY TODAY

\*APR = Annual Percentage Rate. 3.99% APR based on 1 - 5 year(s) repayment term, a Loan to Value of no more than 80%, direct deposit into your CTCU account and automatic loan payment transfer from a CTCU account. Ask about other repayment terms. Applies to residential 1-4 unit owner occupied and owner occupied secondary homes in second lien position. Appraisal fee may be required. Offer subject to credit approval and may be changed or withdrawn without notice. A monthly payment for a \$10,000 loan at 3.99% APR for 60 months is \$184.12. \*\* Home Equity Loan must be transferred to CTCU from another financial institution to be eligible for the \$250 bonus. Refinance of CTCU loans are not eligible for cash bonus. \$250 will be paid to the members' CTCU savings account or checking account upon loan disbursement. All taxes and fees pertaining to the \$250 bonus are the sole responsibility of the member.



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# HOLIDAY CLOSINGS

Memorial Day - Monday, May 28

## LAKE VILLA ST. PATRICK'S DAY PARADE



## 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](http://www.ctcu.org) or call **847-662-2050** to apply for a CTCU Auto Loan.

# HOME EQUITY LINE OF CREDIT!

# 2.99% APR\*

for the first 12 months

as low as

# 4.00% APR\*

variable rate thereafter



\*APR = Annual Percentage Rate is variable after 12 months based on Prime Rate published in *The Wall Street Journal*, as of December 14, 2017, plus a margin of between -0.25% and +1.00% for lines of \$5,000 to \$300,000 up to 80% loan to value (LTV). Rate will not fall below 4.00% APR. The 2.99% APR Promotional rate is available for 12 months from the date of the advance. The current lowest rate is 4.25% APR. Offer applies to residential property; 1-4 unit owner occupied and owner occupied secondary homes only. Non-refundable appraisal fee may apply. Promotional rate is available for an initial advance of \$5,000 for new home equity lines of credit or a \$10,000 new advance for an existing CTCU HELOC. To qualify for promotional rate, advance must be made in-person. Offer is subject to CTCU membership qualification and credit approval and may be changed or withdrawn. Property insurance is required. Flood insurance may be required.

## CTCU EMPLOYEES' ANNIVERSARIES

### APRIL

|       |               |         |
|-------|---------------|---------|
| 04/09 | Deepsikha Das | 6 yrs.  |
| 04/15 | Wendy Gee     | 24 yrs. |
| 04/30 | Laurie Romano | 6 yrs.  |

### MAY

|       |                |         |
|-------|----------------|---------|
| 05/01 | Nicholas Solis | 5 yrs.  |
| 05/17 | Lynn Geier     | 25 yrs. |
| 05/24 | Tracy Johnson  | 25 yrs. |

### JUNE

|       |                     |         |
|-------|---------------------|---------|
| 06/04 | Pierangela Hermes   | 17 yrs. |
| 06/22 | Kenneth McFarren II | 9 yrs.  |

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