

# FINANCIAL FOCUS



CTCU.ORG

ISSUE 3 2017

## REFER A FRIEND FOR A CHANCE TO WIN\*

RECEIVE AN ENTRY FOR EACH REFERRAL

MEMBER AND REFERRAL ENTERED

# \$2000

**MAKE SURE YOUR REFERRAL STOPS IN A BRANCH, OPENS AN ACCOUNT AND MENTIONS YOUR NAME.**



Gurnee  
Grayslake  
Lake Villa  
ctcu.org

\*All new members must meet the Member Eligibility Requirements of Community Trust Credit Union (CTCU) which require that members reside or work in Lake or McHenry Counties, Illinois or in Kenosha County, Wisconsin or have a relative who is a CTCU member. \*All new memberships require that a \$5 share account be opened. Checking accounts require a minimum balance of \$25 to open. Referring Members will receive an entry in the \$2,000 raffle when they refer a qualified applicant who brings in this card and opens a New Membership with Checking. New member will also be entered into the drawing. This offer is subject to change or cancellation without notice at any time. Contact CTCU for current status of offer. Not valid in conjunction with any other offer or discount. Card has no cash value. Member are responsible for all taxes and disclosure related to any winnings. The drawing will take place on October 2. Must be 18 years or older to enter. Must present this card upon account opening. Must meet all credit union member guidelines. No mail-in entries or entry entries will be accepted. No purchase necessary. Alternatively, entry forms may be completed at 1313 Skokie Hwy., Gurnee, IL. Alternative entries are limited to one per person. Winner of the \$2000 will be chosen at random from all entries received. CTCU employees, immediate family and anyone living in the same household of such employees are not eligible. Chance of winning determined by the total number of entries. Winner will be announced on Facebook & Twitter as well as a personal email/phone call. Winner must show picture identification to claim prize. There will be no substitutions for prize. The winner is responsible for paying all local, county, state and federal taxes on prize based on the estimated retail value of prizes as set forth in these rules. Community Trust Credit Union accepts no responsibility or liability in connection with any injuries, losses, damages of any kind caused by or resulting from the acceptance, possession or use of any prize awarded hereunder. Offer subject to change without notice. Complete rules for Refer A Friend program available online at www.ctcu.org

Mother  
Father  
Sister  
Cousin  
Neighbor  
Co-Worker  
Spouse  
Brother  
Friend  
Aunt  
Uncle  
Partner

ESI Federally insured by NCUA

## MEMBER APPRECIATION DAY

Food • Family Fun  
• Shred Truck •

Save THE DATE

SEPT 30 2017

10 a.m. – Noon | Gurnee

WWW.CTCU.ORG • 847-662-2050

# HOLIDAY CLOSING:

Labor Day ..... Monday, September 4

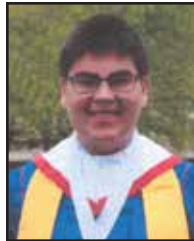
## SCHOLARSHIP WINNERS

Congratulations to **Gabrielle Alcalá** and **Timothy Ryan** for winning the Community Trust CU Scholarship Awards.



Gabrielle Alcalá

**Gabrielle Alcalá** graduated from Warren Township High School. She is attending Indiana University in the fall, and anticipates a co-major in Marketing and Social Media Applications.



Timothy Ryan

**Timothy Ryan** graduated from Lakes Community High School. He is attending University of Minnesota in the fall. His anticipated major is Chemical Engineering.



Back-To-School Skip-A-Pay is available in the month of August. You're busy buying school supplies and clothes. You could use the extra cash.

Skip-A-Pay requests must be received no later than the sixth day of the month to be skipped. A service fee of \$40 per loan will be assessed. You can transfer the fee from one of your Community Trust accounts (indicate which account) or enclose a check for \$40 per loan. If you choose to Skip-A-Pay, all auto transfer payments will resume after the skipped month.

**Get a \$10 discount on fees!** Apply by August 1st for August's payment and you'll qualify for a discounted fee of \$30 per loan – a \$10 savings per loan!

*Download a Skip-A-Pay application at [ctcu.org](http://ctcu.org) or stop in at any of our three locations.*

## MARK YOUR CALENDARS

**GURNEE DAYS** is Saturday and Sunday, August 12th and 13th. Visit us at our booth or check us out in the parade. CTCU sponsors the Baby Contest on Saturday. Registration is at 10:30 a.m. in front of the band shell at the Gurnee Park District off of Old Grand Avenue.

**GRAYSLAKE DAYS** is on Friday and Saturday, August 18th and 19th. Friday bingo is sponsored by CTCU and runs from 7:00 p.m. to 10:00 p.m. and Saturday bingo is from 3:00 p.m. to 10:00 p.m. There will be no bingo during the parade on Saturday. Parade starts at 7:00 p.m.



## EMPLOYEE ANNIVERSARIES

### JULY –

11th Kim Aiken .....6 years  
5th Carol Analla.....12 years  
16th Paige Leber .....5 years  
21st Nikki Streib.....14 years  
21st Nicole Terlap.....14 years

### AUGUST –

2nd Betty Fallos.....13 years  
18th Jerry Wetter.....9 years

### SEPTEMBER –

24th Bettina Golwitzer.....9 years  
23rd Cathy Hill .....32 years  
18th Lisa Lipnicki.....17 years  
11th Vicki McFeely .....11 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

# 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.