

FINANCIAL FOCUS



CTCU.ORG

ISSUE 3 2016

MEMBER DOCUMENT SHRED EVENT & FOOD DRIVE



Please donate non-perishable food items and canned goods to benefit **COOL MINISTRIES FOOD PANTRIES** who help to fight hunger in the area.

GO GREEN WITH CTCU!

When you sign up for eStatements, not only do you reduce your carbon footprint, but you also earn a chance to win \$100. Ask us for details!

CUT YOUR RATE. TRANSFER HIGH-RATE BALANCES TODAY!

CTCU VISA® PLATINUM

No Balance Transfer Fees

ON BALANCE TRANSFERS FOR SIX MONTHS **1.99%** APR

VARIABLE RATE AS LOW AS AFTER SIX MONTHS **7.20%** APR

APPLY TODAY!

847.662.2050 | CTCU.org



*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 six 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 7/1/2016 is 3.50% as published in *The Wall Street Journal*, and may adjust monthly. This offer is available beginning July 15, 2016. 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. Balance transferred from current CTCU VISA cards are not eligible for this offer. VISA® is a registered trademark of Visa. Must meet credit union guidelines.

MEMBER APPRECIATION DAY

- Food
- Family Fun
- Shred Truck

*Grayslake Location
Celebrating 15 years*

Save THE DATE | SEPT 10 2016 | 10 a.m. - Noon | Grayslake

WE WILL BE CLOSED THE FOLLOWING HOLIDAY:

Labor Day Monday, September 5



SCHOLARSHIP WINNERS

Congratulations to Gueneveve Balmes and Victoria Williams for winning the Community Trust Credit Union Scholarship Awards.



Gueneveve Balmes
attending St. Xavier University in the fall. Her anticipated major is Education.

Gueneveve Balmes graduated from Warren Township High School. She is attending Hillsdale College in the fall, and anticipates a major in Political Science or American Studies.



Victoria Williams

Victoria Williams graduated from Zion-Benton Township High School. She is attending St. Xavier University in the fall. Her anticipated major is Education.



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 or stop in at any of our three locations.

MARK YOUR CALENDARS

Gurnee Days is Saturday and Sunday, August 13th and 14th. Visit us at our booth or check us out in the parade. Community Trust Credit Union 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 19th and 20th. 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.

CTCU EMPLOYEES' ANNIVERSARIES

JULY –

Kim Aiken	5 years
Carol Analla	11 years
Nikki Streib	13 years
Nicole Terlap	13 years
Jody Troyer	7 years

AUGUST –

Betty Fallos	12 years
Jerry Wetter	8 years

SEPTEMBER –

Bettina Golwitzer	8 years
Cathy Hill	31 years
Lisa Lipnicki	16 years
Vicki McFeely	10 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
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