

FINANCIAL

FOCUS



ISSUE 4 2018

CTCU.ORG

**BOARD OF DIRECTORS
OPENING**

If you are interested,
please submit your
information by
December 31, 2018 to:

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

REFER A FRIEND TO CTCU

\$ 25



REFERRAL BONUS

Ask Teller for a Form
or Access Online.

Current Member & New Member Receive Bonus

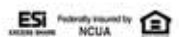


TO QUALIFY: Your referral(s) must open a
New Membership* with a **Checking Account.**

REFER TODAY!

Gurnee | Grayslake | Lake Villa

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 \$25 in their account when they refer a qualified applicant who brings in this card and opens a New Membership with Checking. New member will receive \$25 upon opening an account with checking. 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. Referring Member and New Member are responsible for all taxes and disclosure related to the \$25 payment(s).



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HOLIDAY CLOSINGS

Columbus Day - Monday, October 8
 Veterans Day - Monday, November 12
 Thanksgiving Day - Thursday, November 22
 Christmas Day - Tuesday, December 25

LAKE VILLA TEN YEAR CELEBRATION



THANK YOU!

Thank you to all who joined us on September 29th for our 10 year anniversary celebration in Lake Villa, including Dan Hampton and WXLC radio! The crowd was wonderful and we hope you all had a great time!

HOLIDAY GIVING SEASON

One of the most important parts of the holiday season is giving to those in need. CTCU will be sponsoring a holiday food, toy and gift donation drive in all of our branch locations over this holiday season. Branches will be collecting new, unwrapped toys, and non-perishable food items for distribution by the following:

- Marine Corp "Toys for Tots"
- Food Collection Bins to benefit Northern Illinois Food Bank



Please help CTCU spread some holiday joy by stopping by any of our branches and donating to those in need.

HOLIDAY SKIP-A-PAY

Enjoy a month off from your vehicle loan! Look for the Skip-A-Pay application at www.ctcu.org in November and bring it to any branch location.

Skip-A-Pay requests must be received no later than the 8th day of December. A service fee of \$40 will be assessed from one of your CTCU accounts. If you choose to Skip-A-Pay, all auto transfer payments will resume after the skipped month.

You can transfer the fee from one of your Community Trust Credit Union accounts or write a check for \$40 per loan Skip-A-Pay today! Download the application from our website www.ctcu.org or stop by any branch.

Get a \$10 discount on fees! Return your form by December 1st and you'll qualify for a discounted fee of \$30 per loan – a \$10 savings per loan!



CTCU EMPLOYEES' ANNIVERSARIES

OCTOBER

| | | |
|-------|----------------|---------|
| 10/16 | Nikki Vostatek | 14 yrs. |
| 10/22 | Petya Tondeva | 6 yrs. |

DECEMBER

| | | |
|-------|-------------|---------|
| 12/01 | Ron Carlson | 13 yrs. |
|-------|-------------|---------|

OFFICES

1313 Skokie Highway
 Burnee, 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