

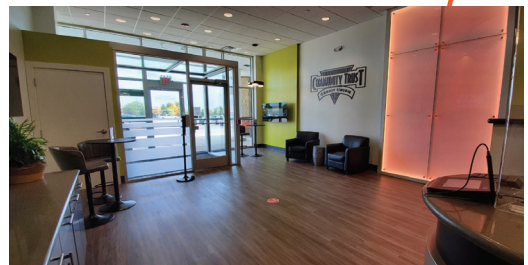
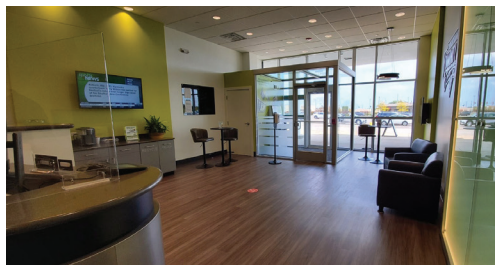
# FINANCIAL FOCUS

ISSUE 3 2020



CTCU.ORG

## WEST GURNEE BRANCH NOW OPEN!



**SAME GREAT SERVICES IN A NEW, ACCESSIBLE LOCATION READY TO SERVE YOU!**

6543 GRAND AVENUE, GURNEE *Grand Hunt Center (Between Best Buy and Target)*

*It's the  
Season*

*...for the Lowest Rates Around!*

**CTCU VISA® PLATINUM**

**1.90%\*APR**  
FIRST 12 MONTHS

**VARIABLE  
RATES AS  
LOW AS 6.95%\*APR**  
THERE AFTER

- PURCHASES
- BALANCE TRANSFERS
- NO BALANCE TRANSFER FEE
- NO ANNUAL FEE
- 24/7 FRAUD MONITORING



\*APR= Annual Percentage Rate. Offer available on new Platinum accounts only. Existing accounts are not eligible. Must meet credit union guidelines. If you qualify, the promotional APR of 1.90% is fixed for the first 365 days after the account open date, up to your available credit limit on purchases and balance transfers. At day 366, the APR for any remaining promotional balances will increase to the standard APR, and all subsequent purchases and balance transfers will receive the standard APR. The standard APR is variable and is based on the Prime Rate as published in *The Wall Street Journal* Money section (Index) plus a margin between 3.70% and 12.70% based on your credit worthiness. Balance Transfers may not be used to pay off or pay down any amount owed to the Credit Union. Balance transfers have a minimum of \$100 to receive the promotional rate. All existing payment terms apply. Offer subject to change without notice.

**WWW.CTCU.ORG • 847-662-2050**

## HOLIDAY CLOSINGS

Columbus Day - Monday, October 12  
Veterans Day - Wednesday, November 11  
Thanksgiving Day - Thursday, November 26  
Christmas Day - Friday, December 25

## HOLIDAY SKIP-A-PAY

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

Skip-A-Pay requests must be received no later than the 5th 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](http://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

10/22	Petya Tondeva	8 yrs.
10/16	Nichole Vostatek	16 yrs.



INSPIRING HOPE FOR  
A GLOBAL COMMUNITY™

## INTERNATIONAL CREDIT UNION DAY IS THURSDAY, OCTOBER 15TH

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged.

## 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.



### OFFICES

1313 Skokie Highway  
Gurnee, IL 60031

6543 Grand Avenue  
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-Fri 9:00 a.m. - 5:00 p.m.  
Sat 9:00 a.m. - 1:00 p.m.

Drive-Up  
Mon-Fri 7:30 a.m. - 6:00 p.m.  
Sat 9:00 a.m. - 1:00 p.m.

New West Gurnee Branch  
Closed Wednesday

### BOARD OF DIRECTORS

Dan Kloczkowski, Chairman  
Hank Govekar, Vice Chairman  
Andy Dallstream, Secretary  
Linda Wegge, Treasurer  
Corey Clark, Director  
Fred Friedl III, Director  
Mike Mallow, Director

ESI EXCESS SHARE  
INSURANCE



Federally Insured  
by NCUA