

FINANCIAL



ISSUE 2 2019

FOCUS

CTCU.ORG



YES!!! AUTO LOANS MOTORCYCLE LOANS

AS LOW AS

2.74% APR*

APPLY TODAY

NO PAYMENTS FOR 90 DAYS

NEW • USED • REFI** FINANCING UP TO 84 MONTHS

*APR= Annual Percentage Rate. Rate is based on term of loan and creditworthiness of borrower. Not all members will qualify for auto loan. Rates subject to change without notice. Offer available on new and used auto loans (autos must be 2018 or newer, with 5,000 or less miles and borrower enrolled in direct deposit or automatic payment to qualify for advertised rate). Payment example: \$10,000 loan for 36 months at 2.74% APR will result in a monthly payment of \$289.67. Interest will continue to accrue during 90 day no payment period and will increase your final payment. Subject to change without notice. ** This offer is not available to refinance existing Community Trust Credit Union loans.



ESI EXCESS SHARE INSURANCE

Federally insured by NCUA

YES!!! MORTGAGES

AS LOW AS 3% DOWN AVAILABLE

NO COST PRE-APPROVAL PURCHASE • REFINANCE FIX RATE • ARM • FHA • VA NO LOCK IN FEE

APPLY TODAY



ESI EXCESS SHARE INSURANCE

Federally insured by NCUA



Jeff Dempski
Vice President, Lending

Lisa Cooper
Mortgage Loan Specialist

LTV (loan to value) will determine if PMI (Private Mortgage Insurance) is required. Closing costs include a non-refundable appraisal fee. Not all members will qualify for advertised 3% down payment. Must meet credit union membership and underwriting guidelines. Subject to change without notice. Community Trust Credit Union NMLS #472208.

WE PRIDE OURSELVES ON PERSONAL SERVICE...EXPERIENCE IT!

WWW.CTCU.ORG • 847-662-2050

HOLIDAY CLOSINGS

Memorial Day - Monday, May 27
Independence Day - Thursday, July 4

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 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 **5.25% APR***
variable rate thereafter



Federally insured by
NCUA
EXCESS SHARE INSURANCE

*APR = Annual Percentage Rate is variable after 12 months based on Prime Rate published in *The Wall Street Journal*, as of December 20, 2018 plus a margin of between -0.05% 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 5.25% 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

04/02	Michael Lenzi	5 yrs.
04/09	Deepsikha Das	7 yrs.
04/15	Wendy Gee	25 yrs.
04/30	Laurie Romano	7 yrs.

MAY

05/01	Nicholas Solis	6 yrs.
05/17	Lynn Geier	26 yrs.
05/24	Tracy Johnson	26 yrs.

JUNE

06/04	Pierangela Hermes	18 yrs.
06/22	Kenneth McFarren II	10 yrs.

OFFICES

1313 Skokie Highway
Gurnee, IL 60031

1263 N. Route 83
Grayslake, IL 60030

1380 Deep Lake Road
Lake Villa, IL 60046

ES⁺ 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

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