

FINANCIAL FOCUS

ISSUE 3 2019



CTCU.ORG

REFINANCE Your Auto Loan and SAVE!

1%*

OFF YOUR CURRENT AUTO RATE
NO REFINANCE FEE

MINIMUM RATE AS LOW AS 1.99%APR*



APPLY TODAY
GURNEE | GRAYSLAKE | LAKE VILLA



Refer Friends For A CHANCE TO WIN

\$750**

Ask for Details!

*Applies to qualifying borrower on auto loan refinanced from other financial institutions. Will refinance auto loans 1% less than your existing interest rate subject to a minimum rate as low as 1.99%APR. Restrictions and limitations may apply. Payment example: \$20,000 auto loan at 1.99%APR for 60 months, = monthly payment of \$355.50. Offer ends October 31, 2019.
**Members will receive an entry for referring a friend or family member who becomes a member and applies for an auto loan during the contest period. Applicant must meet 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, WI or have a relative who is a CTCU member. Membership requires a \$5 share account. Loan approval when underwriting guidelines are met. Not valid in conjunction with any other offer or discount. Employees, volunteers, Board members and their immediate family are not eligible. Cash has no cash value. Winner is responsible for all taxes. No purchase necessary. Apply online at 345 card with your name, address, phone and member account number marked "8750 Auto Loan Referral Drawing" and dropped off or postmarked to CTCU, Attn: Miles L., 1313 Slocum Hwy, Gurnee, IL 60031, no later than 5:00 p.m. on 10/31/2019. Drawing will be 11:45 p.m. This offer is subject to change or cancellation without notice at any time. Odds of winning based on number of entries. One entry per eligible referral. Must be 18 years or older to enter. Contact CTCU for contest status of offer and official rules.

SAVE THE DATE

MEMBER APPRECIATION SHRED DAY!

- Lake Villa:** August 10th
9am - Noon
- Grayslake:** September 28th
9am - Noon
- Gurnee:** October 5th
9am - Noon

Stop by and shred your personal documents safely and securely. We'll have giveaways and a drawing. Hope to see you there!

YES!!! MORTGAGES

AS LOW AS 3% DOWN AVAILABLE

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

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



Jeff Dempski
Vice President, Lending

Lisa Cooper
Mortgage Loan Specialist

APPLY TODAY
GURNEE | GRAYSLAKE | LAKE VILLA
847.662.2050 CTCU.ORG

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.

WWW.CTCU.ORG • 847-662-2050

HOLIDAY CLOSING:

Labor Day – Monday, September 2

MARK YOUR CALENDARS

GURNEE DAYS is Friday, August 9th until Sunday, August 11th. Visit us at our booth or check us out in the parade. CTCU sponsors the “Family Magic Show” on Saturday, August 10th from 11:00 am – 12:00 pm.



GRAYSLAKE DAYS is on Friday and Saturday, August 16th and 17th. Parade starts at 6:30 pm. 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 11:00 p.m. There will be no bingo during the parade on Saturday. Parade starts at 6:30 p.m.



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! All forms due no later than August 6th to qualify.

Download a Skip-A-Pay application at ctcu.org or stop in at any of our three locations.

SCHOLARSHIP WINNERS

Congratulations to **Alexis Brooks** and **Nicole Dudek** for winning the 2019-2020 Community Trust CU Scholarships. They each won a \$1,000 scholarship.

Best of luck in your college careers!

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
ESI 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.

EMPLOYEE ANNIVERSARIES

JULY –

5th	Carol Analla.....	14 years
9th	Mark Jambrek	5 years
11th	Kim Aiken	8 years
16th	Paige Leber	7 years
21st	Nicole Streib.....	16 years
21st	Nicole Terlap.....	16 years

AUGUST –

12th	Jeff Dempski	6 years
18th	Jerry Wetter.....	11 years

SEPTEMBER –

11th	Vicki McFeely	13 years
18th	Lisa Lipnicki	19 years
23rd	Cathy Hill	34 years
24th	Bettina Golwitzer.....	11 years

OFFICES

1313 Skokie Highway
Gurnee, 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

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