

FINANCIAL FOCUS

ISSUE 4 2017



CTCU.ORG

VISA® PLATINUM CASH BACK CARD

2x

CASH BACK

APPLY TODAY!



Applicants must be eligible for CTCU membership. Credit approval required for CTCU VISA® Platinum cards and applicant must meet credit union guidelines. Each eligible purchase made or authorized by you will qualify for cash back rebates. You will earn a 2% cash rebate for each \$1 of net purchases (defined as purchases minus purchase returns, refunds, or disputed items) up to a maximum of \$2,000 per month (\$20 in cash rebates). Please call or stop in for complete details and cash back program terms. VISA® is a registered trademark of Visa.

NEED EXTRA CASH FOR THE HOLIDAYS?

CTCU Special Holiday Loan



BORROW TODAY as much as **\$2,500** SHOP TONIGHT

APPLY TODAY

Annual Percentage Rate (APR) of 8.00% is based on credit score of 700 or greater. Higher rates apply based on creditworthiness. Minimum loan amount of \$500.00 - maximum loan amount of \$2,500.00 for qualified borrowers. Loan term is 12 months. Monthly payment is \$8.70 per \$100 based on a 8.00% APR. Membership in CTCU is required. Offer expires December 31, 2017.



WWW.CTCU.ORG • 847-662-2050

HOLIDAY CLOSINGS

Veterans Day - Saturday, November 11
 Thanksgiving Day - Thursday, November 23
 Christmas Day - Monday, December 25

MEMBER APPRECIATION DAY



THANK YOU!

Thank you to all who joined us on September 30th for our Member Appreciation and Shred Truck Event in Gurnee! The crowd was wonderful, the food was great 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, non-perishable food items and senior stocking items for distribution by the following:

- Marine Corp “Toys for Tots”
- Food Collection Bins to benefit Northern Illinois Food Bank
- Senior Stockings for a Local Nursing Home

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	13 yrs.
10/22	Petya Tondeva	5 yrs.

DECEMBER

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

OFFICES

1313 Skokie Highway
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-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
Dan Kloczkowski, Treasurer
Andy Dallstream, Director
Hank Govekar, Director
Linda Wegge-Slipke, Director