

FINANCIAL

FOCUS

ISSUE 4 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



*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. Promotion offer based on current rates. Promotion subject to change without notice. Rate is based on term of loan, credit worthiness of borrower and qualifying services. Must meet credit union guidelines. Not all loans will qualify for advertised offer. Payment example: \$20,000 auto loan at 1.99%APR for 60 months = monthly payment of \$350.50. Offer ends October 31, 2019.

Refer Friends For A CHANCE TO WIN

\$750**

Ask for Details!

**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. Card has no cash value. Winner is responsible for all prize taxes. No purchase necessary. Alternative entry method: Complete a 3x5 card with your name, address, phone and member account number marked "S750 Auto loan Referral Drawing" and dropped off or postmarked to CTCU, Attn: Mike L, 1313 Skokie Hwy., Gurnee IL 60031, no later than 5:00 p.m. on 10/31/2019. Drawing will be 11/4/19. 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 current status of offer and official rules.



Love your savings.

Members have saved over \$1 billion
on discounts from partners!



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HOLIDAY CLOSINGS

Columbus Day - Monday, October 14
Veterans Day - Monday, November 11
Thanksgiving Day - Thursday, November 28
Christmas Day - Wednesday, December 25



Local Service. Global Reach.

INTERNATIONAL CREDIT UNION DAY IS THURSDAY, OCTOBER 17TH

The first credit unions were created by German farmers in the mid-19th century from the idea that people could pool their money together and make loans to each other. Credit unions caught on, and began to spread throughout Europe, eventually making their way west to North America in the early 1900s. The credit union philosophy that began so long ago still remains the same today – People Helping People. And each year, credit unions around the world celebrate International Credit Union Day on the third Thursday of October.

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 6th 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	Nichole Vostatek	15 yrs.
10/22	Petya Tondeva	7 yrs.

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

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