



Be Safe Shopping Online

Online shopping is more prevalent than ever. Make sure to do everything you can to avoid becoming a victim of cybercrime:

- 1. Secure mobile devices and computers.** Keep the operating system and application software updated/patched on all of your computers and mobile devices. Also be sure to check that any antivirus/antispymware software installed is running and receiving automatic updates.
- 2. Limit your online shopping to merchants you know and trust.** If you know the store, shopping their online store is very safe. If you have issues, you can always visit the brick-and-mortar store. But, if you don't know the store, be weary. Especially ads for stores that pop up on social media sites. It may be legit, but take precautions. Conduct your own background check by checking with the **Better Business Bureau** or the **Federal Trade Commission**, or at online sites that review e-stores. If the store isn't reviewed or doesn't have good reviews, don't order from their website.
- 3. Look for "https" when making an online purchase.** The "s" in "https" stands for "secure" and indicates that communication with the webpage is encrypted. If you submit your credit card information through a website, make sure the site is secure. Look for a padlock or key icon in the browser's status bar and "https" appears in the website's address bar before making an online purchase. Also keep your browser software up to date.
- 4. Password protect your mobile device and computer.** It's one of the most important steps to secure your mobile device and computer. When you create an account with the merchant, be sure to use a strong password. Use at least eight characters, with numbers, special characters, and upper and lowercase letters.
- 5. Do not respond to offers that seem too good to be true.** An online store whose prices seem too good to be true, or that promises too much at too low a price is suspicious. The online store may not have come by these items legally, or you may never receive them, or you may get a bait and switch and end up with something you didn't order.
- 6. Avoid scams and fraud.** Don't ever give your financial information or personal information over email or text. If you receive an email asking for donations, contact the organization directly to verify the request.
- 7. Do not use public computers or public wireless for your online shopping.** Public computers may contain malicious software that steals your credit card information when you shop online. Criminals can also intercept traffic on public wireless networks to steal credit card numbers and other confidential information.
- 8. Pay by credit card, not debit card.** It's safer to shop on the internet with a credit card rather than debit card. Credit cards are protected by the Fair Credit Billing Act and may reduce your liability if your information was used improperly. Call the credit union about applying for Canals & Trails Credit Union Visa Credit Card.
- 9. Print your online transactions.** Print or save records of your online transactions, including the product description and price, the online receipt, and the emails you send and receive from the seller. Carefully review your credit card statements as soon as you receive them to confirm that all charges are legitimate. Contact your credit card company immediately if you have unauthorized charges on your account.
- 10. Review privacy policies.** Review the privacy policy for the website/merchant you are visiting. Know what information the merchant is collecting about you, how it will be stored, how it will be used, and if it will be shared with others.

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Christmas Club

Home Equity Line of Credit Rates As Low As 6.00%

A Great Gift For Christmas

Supervisory Committee Account Verifications

Hours of Operation

Lockport Lobby Hours:

Monday - Friday 9:00 am to 5:00 pm

Saturday 9:00 am to 1:00 pm

Lockport Drive-up Hours:

Monday - Thursday 9:00 am to 5:00 pm

Friday 9:00 am to 5:00 pm

Saturday 9:00 am to 1:00 pm

Romeoville Lobby Hours:

Mon, Tues, Thurs, Fri 9:00 am to 5:00 pm

Wednesday & Saturday . . . 9:00 am to 12:00 pm

Both locations have a 24 hour ATM

Holiday Closings

Columbus Day Monday, October 14

Veterans Day Monday, November 11

Thanksgiving Thursday, November 28

Black Friday Friday, November 29 (9am-3pm)

Christmas Eve . . . Tuesday, December 24 (9am-1pm)

Christmas Day Wednesday, December 25

New Year's Eve . . Tuesday, December 31 (9am-1pm)

New Year's Day Wednesday, January 1

Request a new PIN or activate ATM card

. (866) 985-2273

Activate VISA Credit Card . . . (800) 456-6870

CANALS & TRAILS CREDIT UNION

838 South State Street • Lockport, IL 60441

Phone: (815) 838-7159 • **Fax:** (815) 838-5581

2 Belmont Drive • Romeoville, IL 60446

*(On the corner of Rt. 53 & Belmont, located in the
United Presbyterian Church Building)*

Phone: (815) 886-4874

www.canals-trailscu.org

Find us on 

All Rates
Effective 10-1-2024

Dividend Rates

Account Type	APY
Regular Shares	0.05%
Club/Business	0.05%
Share Draft	0.00%
IRA	0.35%
Money Market – (Minimum \$1,000)	0.05% - 0.10%

Certificates of Deposit - \$500 Min.

6-Month Certificate	0.05% APY
12-Month Certificate	0.10% APY
18-Month Certificate	0.15% APY

Dividends are based on credit union earnings at the end of the dividend period and cannot be declared in advance. CD rollovers default to 0.05% APY.

Loans

New Car & Truck 2023 or Newer

Up to 36 Mos.	6.99% - 15.99% APR
Up to 48 Mos.	6.99% - 15.99% APR
Up to 60 Mos.	6.99% - 15.99% APR
Up to 72 Mos.	7.99% - 15.99% APR
Up to 84 Mos.	8.99% - 15.99% APR

Used Car & Truck 2017-2022

Up to 36 Mos.	7.99% - 19.49% APR
Up to 48 Mos.	7.99% - 19.49% APR
Up to 60 Mos.	7.99% - 19.49% APR
Up to 72 Mos.	8.99% - 19.49% APR
Up to 84 Mos.	9.99% - 19.49% APR

New Recreational Vehicle Loan Rates

Up to 120 Mos.	6.99% - 19.69% APR
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Used Recreational Vehicle Loan Rates

Up to 120 Mos.	7.99% - 21.19% APR
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Home Equity

Fixed rate and HELOC Lines of Credit 70-80% LTV.
Rates starting at..... 6.00% APR

Visa Credit Card..... 8.90% - 13.90% APR

Collateral Loans

Up to 48 mos..... 7.99% - 20.49% APR

Fixed Signature..... 9.90% - 14.90% APR

O/E Signature..... 11.00% - 14.50% APR


Share Secured..... 3.10% APR

Certificate Rate Plus..... 3.00% APR
Rates and terms subject to change.

Fee Schedule - Effective 9-27-2023

Late Loan/VISA Payment Fee	\$25.00
ATM/VISA Credit Card Replacement Fee	\$10.00
Home Equity Fee	\$800.00
Late Home Equity Fee	\$25.00
Annual Home Equity Fee	\$50.00
Modification Fee	\$50.00
NSF Item Deposited	\$30.00
Stop Payment Fee	\$10.00
Wire Transfer Fee..... domestic	\$25.00
Cut off 4:00 p.m. for same day.	
Dormant Account Fee	\$5.00
Loan Application Fee	\$35.00
Payday Alternative Loan	\$50.00
Mortgage Subordination	\$100.00
Skip A Payment Fee	\$40.00
Garnishment/Levy	\$25.00
Acct. Closed (within 6 months of opening)	\$25.00
Acct. Reactivation	\$25.00
Bill Pay Inactivity Fee (after 3 months)	\$6.00
Gift Card Fee	\$3.00

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Federally Insured
by NCUA



Coping Financially During Tough Times

Job loss and other financial hits from an economic downturn inevitably take a toll on your household. Even if you have your budget and spending under control, you may face difficult decisions about how to protect your household's financial future.

Anticipating a Layoff

If you suspect that your employer is planning a layoff or other measures that will affect your job, you should avoid spending more on luxuries, even if they're available at a discount. Instead, hints of a layoff or work slowdown should alert you to the need to revamp your finances. Planning now will help cushion the impact of a significant decline in your income, whenever it occurs.

- **LOOK AT YOUR SAVINGS.** Focus on "liquid" funds that you can tap quickly if you lose your source of steady income. Unless you already have enough to survive on for months of unemployment, you should start saving as much as possible now. Cut nonessential spending—eating out, premium cable channels, subscriptions—to increase the amount available to save.
- **PAY OFF AS MUCH DEBT AS POSSIBLE.** Without sacrificing your savings, use any additional income, such as a tax refund check or recent salary increases, toward paying down debt. Start by paying down the balance on credit cards and other high-interest debt. If you must use your credit card for a purchase, pay the balance in full each month. Try to pay off vehicle loans and other forms of short-term debt. This will protect your vehicle and your credit rating if a layoff occurs while freeing up more funds for saving.
- **CONSIDER A HOME EQUITY LINE OF CREDIT.** If you lack emergency savings, again, consider talking to the professionals at your credit union about getting approval for a Home Equity Line of Credit (HELOC), which you should only tap in case of an emergency. Resist using the line of credit to pay for routine expenses; the inability to make payments later could cause you to lose your home.
- **GATHER INFORMATION FROM YOUR WORKPLACE TO COPE WITH THE POTENTIAL OF JOB LOSS.** You're likely to lose access to workplace computers if a layoff occurs, so transfer personal files and contact lists to another format that you can access from your home computer or the public library. Update your resume and share contact information with co-workers or supervisors who could provide a reference or information about job leads.
- **FILE FOR UNEMPLOYMENT BENEFITS AS SOON AS YOU KNOW YOU WILL BE LAID OFF.** It could take days before your claim is processed and benefits can begin, so the sooner you file, the better.
- **REVIEW YOUR HEALTH INSURANCE OPTIONS.** If you can't get **COBRA** or cannot get on your spouse's insurance, check Healthcare.gov for your options.

This is a difficult period for all of us. But know that Canals & Trails Credit Union is committed to helping our members stay financially safe and healthy.

Visit our website at www.canals-trailscu.org for more information.

Christmas Club

We will mail your Christmas Club check the first week of November or transfer the money into your Canals & Trails Credit Union checking or Savings account, whichever you prefer.

Home Equity Line of Credit Rates AS LOW AS 6.00%



- The rate is 6.00% for three years (after three years the rate is adjustable and tied to prime)
- LTV up to 70%
- Credit score 720 or higher
- \$800.00 home equity application fee
- No early termination fee
- \$50.00 annual maintenance fee
- Refinancing is eligible from outside source



A Great Gift For Christmas!!

Looking for a great Christmas gift?

Consider a VISA gift card from Canals & Trails Credit Union! It's the perfect present for anyone on your list. You can easily pick up the gift cards at our credit union today. Please note that there is a \$3.00 fee for each gift card. If you need more than one gift card, feel free to give us a call at the credit union. Happy gifting!

Supervisory Committee Account Verifications

The Supervisory Committee has retained Desmond & Ahern, LTD to perform an audit verification of member accounts as of September 30, 2024. Please carefully review your enclosed statement to ensure its accuracy. If there are any discrepancies, please notify Desmond & Ahern, LTD, 10827 S. Western Avenue, Chicago, IL 60643. If your account is correct, then no reply is necessary.