

Home Equity Loan Rates as low as 3.25%*

Take advantage of the credit union's low home equity rates!! Do you need money for remodeling repairs, college tuition, or other major expenses? Canals & Trails Home Equity Loan is an affordable way to tap into your home's existing equity. Our low fees and rates make this a very affordable option for many of our members.

Rates start as low as 3.25%* depends on your credit score and your home loan to value (LTV). Call our loan department to learn more about this great money-saving program and/or go to www.canals-trailscu.org and click loan application to apply today.

*Canals & Trails Credit Union will always quote the lowest interest rate available. The interest rate will be fixed for the first three years of the loan. After the third year, the interest rate will become variable and is adjusted quarterly based on the prime interest rate listed in The Wall Street Journal.

New Auto Loan Rates as low as 2.75%*

All new 2019 & 2020 vehicles may be eligible for this rate. The credit union is committed to giving our members the best rates in town!!! Call our loan department to learn more about this low rate and/or go to www.canals-trailscu.org and click loan application to apply today.

*Rate and approval are determined by credit score, loan to value (LTV), debt ratio, and year of the vehicle.



Check Images Now Available

Members' can now view images of checks that have cleared their checking account within Canals & Trails Credit Union Online Banking for free. Simply log in to Online Banking, click on checking account to see your latest history, then click on the check number you would like to view. Members can only see checks that cleared their checking account after May 7, 2020.

Why Your Debit or Credit Card May Not Work

We understand it is annoying when a transaction does not go through or when your card is not working but our card services department is committed to reducing fraud and protecting our members' money by having security controls in place.

Unfortunately, the security controls are in place because criminals will continue to find ways to steal card numbers. For example, they can find your card number through websites, skimming devices, merchant data breaches, and other ways out of our control.

Therefore, our card service department monitors members' transactions for fraudulent purchases. If they believe your card is compromised they will try to contact you to verify the transaction(s). If they cannot reach you, they may shut off your card if they suspect the transaction is fraudulent and that could be the main reason your card may not work. The card service department is only calling to confirm if you made the purchase(s) or not. They will not ask for your account or personal information.

IF YOUR DEBIT CARD IS NOT WORKING, please call the credit union at (815) 838-7159 or after hours call the phone number on the back of your card (800) 523-4175.

IF YOUR VISA CREDIT CARD IS NOT WORKING, please call the credit union at (815) 838-7159 or after hours call the phone number on the back of your card (800) 322-8472.

In addition, you can set up an alert and monitor your credit card and debit card transactions. For credit cards, go to www.ezcardinfo.com and for debit cards login to your online banking account at www.canals-trailscu.org. To learn more about alerts please call the credit union.

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NEW Hours of Operation

Drive-up Hours are:

Monday - Friday 9:00 am to 4:00 pm
Saturday CLOSED

After the state of Illinois moves to stage four the lobby hours will be by appointment only.

Please call (815) 838-7159 when appointments become available.

Holiday Closings

Independence Day Saturday, July 4
Labor Day Monday, September 7
Columbus Day Monday, October 12

CANALS & TRAILS CREDIT UNION

838 South State Street • Lockport, IL 60441

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

www.canals-trailscu.org

Find us on 

MEMBER SERVICE SPOTLIGHT MEMBER SERVICE UPDATE!

Please help the credit union update your vital account information. In order for the credit union to have the most up-to-date member information please call the credit union to verify the information we have on file is correct! Information we are looking for is: member address, phone numbers, beneficiaries, trusts and joint owners. Call the credit union today at (815) 838-7159 to update your account!

All Rates
Effective 7-1-20

Dividend Rates

Account Type	APY
Regular Shares	0.10%
Club/Business	0.10%
Share Draft	0.00%
IRA	0.35%
Money Market	0.10% - 0.35%

Certificates of Deposit - \$500 Min.

6-Month Certificate	0.15% APY
12-Month Certificate	0.25% APY
18-Month Certificate	0.35% APY
36-Month Certificate	0.45% APY
48-Month Certificate	0.55% APY
60-Month Certificate	0.65% APY

Dividends are based on credit union earnings at the end of the dividend period and cannot be declared in advance.

Loans

New Car & Truck - 2019 & Newer

Up to 60 Mos.	2.75% - 10.75% APR
Up to 72 Mos.	3.75% - 7.85% APR

Used Car & Truck - 5 Years Old or Less

Up to 60 Mos.	3.00% - 11.00% APR
Up to 72 Mos.	4.00% - 8.10% APR

New Recreational Vehicle Loan Rates

Up to 120 Mos.	4.75% - 12.75% APR
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Used Recreational Vehicle Loan Rates

Up to 120 Mos.	5.75% - 13.85% APR
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Home Equity

Fixed rate and HELOC Lines of Credit 70-80%
LTV. Call for Current Rates.

Visa Credit Card 8.90% - 13.90% APR

Collateral Loans

Up to 48 Mos. 5.75% - 16.25% APR

Fixed Signature 8.90% - 17.20% APR

O/E Signature 10.50% - 18.50% APR

Share Secured 3.10% APR

Certificate Rate Plus 3.00% APR

Rates and terms subject to change.

Fee Schedule - Effective 7-1-15

Late Loan/VISA Payment Fee	\$25.00
Home Equity Fee	\$600.00
Late Home Equity Fee	\$25.00
Annual Home Equity Fee	\$50.00
Modification Fee	\$50.00
NSF Item Deposited	\$25.00
Stop Payment Fee	\$10.00
Wire Transfer Fee domestic	\$15.00
Cut off 4:00 p.m. for same day.	
International is \$45.00	
Cut off for same day is 11:30 a.m.	
Dormant Account Fee	\$5.00
Loan Application Fee	\$25.00
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

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www.canals-trailscu.org

Federally Insured
by NCUA



Love My
Credit Union®
rewards

**MORE SAVINGS.
MORE POSSIBILITIES.**



There are more reasons than ever to love being a member of Canals & Trails Credit Union.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Canals & Trails Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- » Credit union members get **\$200 when you switch to Sprint!** Plus, \$100 Annual Loyalty Cash Rewards and **25% off select accessories** in Sprint retail stores.
- » Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- » Members save on **SimpliSafe**, the #1 expert pick for home security.
- » Save 30% on premium identity protection from **Financial Lock**.
- » Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- » Canals & Trails Credit Union members can save big with an exclusive discount from the **TruStage Home & Auto Insurance Program**.

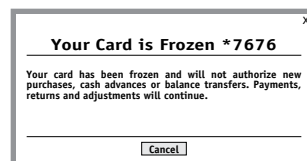
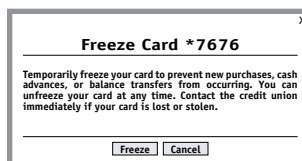
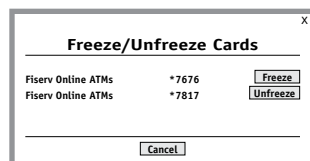
Learn all about how your Canals & Trails Credit Union membership gets you all these exclusive savings and more at **LoveMyCreditUnion.org**. Check them out and start enjoying credit union member benefits you never knew you had.

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp 10 per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit lovemycreditunion.org/reward-tracker. Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit sprint.com/returns. Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. ©2019 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Freeze/Unfreeze Your Debit Card

Lose your debit card? You can unfreeze/freeze your debit card if you have lost your card. Just click on Checking in Online or Mobile Banking to see the option to freeze/unfreeze your debit card(s).

Freeze your card if you temporarily cannot find your debit card, than unfreeze your card when you find it. In both instance you will be given a message indicating the card status will be updated and again when the update is complete. **Have more questions? Call us at (815) 838-7159.**



Annual Meeting Update!

The Annual Meeting has been rescheduled to **Thursday, August 20, 2020, at 6:00 p.m.**

The Annual Meeting is located at the credit union 2nd floor office. The front door is next to the credit union's drive-up window.

Coming Soon: Mobile Check Deposit!

More information coming soon. Watch for emails, web postings and Facebook post.



Do We Have Your Current E-Mail?

Please help us keep our records current - let us know your correct e-mail address. E-mails are an efficient and timely means for communication - we need to ensure we have your correct address.