

Bank with us Anytime, Anywhere

You're constantly on the go and checking your balance and paying bills from home might not always be convenient. Canals & Trails Credit Union's mobile banking app allows you to do this and more—when and where it's convenient for you. Download our app today to:

- **CHECK YOUR BALANCE** — Within seconds, check the balance in all your Canals & Trails Credit Union accounts.
- **PAY BILLS** — Make payments to anyone or any company by scheduling one-time or recurring payments.
- **TRANSFER MONEY** — Make transfers between your credit union accounts and send funds electronically to accounts outside of the credit union. Make payments to different merchants electronically.
- **GET ALERTS** — Sign up to receive mobile texts alerting you to low account balances and loan payment due dates for all your Canals & Trails Credit Union accounts.
- **CHECK STATEMENTS** — View monthly statements for your Canals & Trails Credit Union and or sign up for e-statements.

For more information, download our mobile banking app Canals and Trails Credit Union, visit us at www.canals-trailscu, or call us at 815-838-7159.

Supervisory Committee Account Verifications

The Supervisory Committee has retained EIFEL RAMBO ADVISORY GROUP CPA, LTD to perform an audit of verification of member accounts as of September 30, 2025. Please carefully review your enclosed statement to ensure its accuracy.

If there are any discrepancies, please notify our auditors in writing:

EIFEL RAMBO ADVISORY GROUP CPA, LTD
20635 ABBEY WOODS CT., SUITE 301
FRANKFORT, IL 60423

If correct, no reply is necessary.

Home Equity Line of Credit

Rates as low as 6.00%

- The rate is **6.00%** for three years (after three years, the rate adjusts based on prime)
- Loan-to-value (LTV) can be up to 70%
- A credit score of 720 or higher is required
- There is an \$800.00 application fee
- \$50.00 annual maintenance fee
- No early termination fee
- You can refinance from other sources



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Be Safe Shopping Online
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Christmas Club

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 13
Veterans Day. Tuesday, November 11
Thanksgiving. Thursday, November 27
Black Friday Friday, November 28 (9am-3pm)
Christmas Eve. . . Wednesday, December 24 (9am-1pm)
Christmas Day. Thursday, December 25
New Year's Eve. . . Wednesday, December 31 (9am-1pm)
New Year's Day. Thursday, 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

Dividend Rates

Account Type.....	APY
Regular Shares	0.10%
Club/Business.....	0.10%
Share Draft.....	0.00%
IRA.....	0.35%
Money Market – (Minimum \$1,000).....	0.10% - 0.40%

Certificates of Deposit - \$500 Min.

6-Month Certificate	1.00% APY
12-Month Certificate	1.10% APY
24-Month Certificate	1.20% APY
36-Month Certificate	1.30% APY
48-Month Certificate	1.40% APY
60-Month Certificate	1.50% 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 2024 or Newer

Up to 36 Mos.....	4.00% - 15.99% APR
Up to 48 Mos.....	5.50% - 15.99% APR
Up to 60 Mos.....	5.50% - 15.99% APR
Up to 72 Mos.....	7.99% - 15.99% APR
Up to 84 Mos.....	8.99% - 15.99% APR

Used Car & Truck 2017-2023

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
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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

www.canals-trailscu.org

Federally Insured
by NCUA



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/antispyware 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.

A Great Gift for Christmas!

Searching for the perfect Christmas gift? Check out our VISA gift cards from Canals & Trails Credit Union! They're the ideal present for anyone on your list. You can grab the gift cards at our credit union right now. Please note, there's a \$3.00 fee for each gift card. If you need multiple gift cards, just give us a call at the credit union. Happy holidays!



Christmas Club

We will mail your Christmas club check in the first week of November or transfer the money into your Canals & Trails Credit Union checking or savings account, however you requested it last year.