

6 Ways to Handle Unexpected Vet Bills

If you're an animal lover with a few pets, you do your best to take care of your furry or feathered friends. Like you, they'll need health check-ups and will get sick or injured at some time, requiring medical attention.

To make sure those expenses don't become a financial burden or are so costly that you can't afford the treatment, here are six ways to help you prepare for and deal with them.

- 1. Create a savings account specifically for pet expenses.** If you have many pets or one with a known medical condition, put aside a set amount each pay period in a separate account just for those expenses.
- 2. Pet insurance.** There are quite a few pet insurance companies to choose from, like Figo Pet Insurance, Healthy Paws, and Trupanion. Many won't cover pre-existing conditions, so choose an insurance company before your pet develops a chronic condition.
- 3. Negotiate an installment plan.** If you've been a customer in good standing, your vet may be willing to accept payment in monthly installments.
- 4. Find animal welfare organizations or charities in your community.** Some animal shelters offer veterinary loans and grant programs, and many veterinary schools run low-cost clinics.
- 5. Care Credit.** Many vets accept this credit card which is specifically made for health care expenses, including your pet's. It offers different financing options, some even foregoing interest charges for 24 months, as long as you make minimum monthly payments and pay the amount in full by the end of the promotional period. If you do not, interest is charged from the original purchase date.
- 6. Apply for a personal loan.** If your pet's treatment is going to be a major expense, then consider asking the credit union for a personal loan. The loans usually have a fixed rate and must be repaid in monthly installments within a set amount of time.



6 Ways to Handle Unexpected Vet Bills

Canals & Trails Credit Union Collaborative Merger with Romeoville Community Credit Union

We take great pride in announcing that as of September 11, 2021, Romeoville Community Credit Union membership approved a merger with Canals & Trails Credit Union. We planned the legal merger date for both organizations on October 1, 2021, and we will operate as one legal entity. Both branches will operate as Canals & Trails Credit Union starting on October 1, 2021. For Canals & Trails Credit Union members, the impact will be minimal and you will not need to do anything. However, Romeoville Community Credit Union members will need to convert their accounts to our data system by the end of the month.

This collaborative merger between the two credit unions will bring value to our combined members, employees, and the communities we serve. In addition, after October 1, 2021, both of our members can do business at either the Romeoville or Lockport Branch.

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Hours of Operation

Lockport Lobby Hours:	Lockport Drive-up Hours:
Monday - Friday 9:00 am to 5:00 pm	Monday - Thursday 9:00 am to 5:00 pm
Saturday 9:00 am to 1:00 pm	Friday 9:00 am to 6:00 pm
	Saturday 9:00 am to 1:00 pm

Romeoville Lobby Hours:

Monday, Tuesday, Thursday, Friday
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

<i>Columbus Day</i>	<i>Monday, October 11</i>
<i>Veterans Day</i>	<i>Thursday, November 11</i>
<i>Thanksgiving</i>	<i>Thursday, November 25</i>
<i>Day After Thanksgiving</i>	<i>Friday, November 26</i> <i>Office Hours 9 am to 3 pm</i>
<i>Christmas Eve</i>	<i>Friday, December 24</i> <i>Office Hours 9 am to 1 pm</i>
<i>Christmas Day</i>	<i>Saturday, December 25</i>
<i>New Year's Eve</i>	<i>Friday, December 31</i> <i>Office Hours 9 am to 1 pm</i>
<i>New Year's Day</i>	<i>Saturday, January 1, 2021</i>

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) 866-4874

www.canals-trailscu.org

Find us on 

All Rates
Effective 9-1-21

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 -

2021 or Less than 5,000 Miles

Up to 60 Mos.	1.99% - 10.75% APR
Up to 72 Mos.	3.25% - 7.85% APR

Used Car & Truck - 5 Years Old or Less

Up to 60 Mos.	1.99% - 11.00% APR
Up to 72 Mos.	3.75% - 8.10% APR

New Recreational Vehicle Loan Rates

Up to 120 Mos.	5.99% - 7.59% APR
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Used Recreational Vehicle Loan Rates

Up to 120 Mos.	5.99% - 7.59% APR
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Home Equity

Fixed rate and HELOC Lines of Credit 70-80% LTV. Rates starting at.....2.00% APR

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

Collateral Loans

Up to 48 Mos.	4.49% - 16.25% APR
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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 10-1-15

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

www.canals-trailscu.org

Find us on 

Federally Insured
by NCUA



Gift Cards Now Available!

The credit union sells VISA gift cards! They're a convenient and simple choice for the busy shopper. Whether it's a holiday, a birthday, a wedding, or any occasion a Gift Card is the best choice! Purchasing a Gift Card is simple, just determine the amount you would like and that's it! Gift Cards are safer than cash, easy to use, and can be used anywhere VISA debit cards are accepted! Please call the credit union ahead of time if you need more than one gift card. There is a \$2.00 fee to purchase the Gift Card.



Supervisory Committee Account Verifications

The Supervisory Committee has retained Homer, Wilson & Co., CPAs to perform an audit verification of member accounts as of September 30, 2021. Please carefully review your enclosed statement to ensure its accuracy. If there are any discrepancies, please notify Homer, Wilson & Co., CPAs, 900 Ridge Rd., Suite S., Munster, IN 46321. If your account is correct, then no reply is necessary.

Spot a Bogus Scammer Email

To identify a fake email, look for these tell-tale signs.

- A fishy email address.** If it looks overly long or otherwise clearly is not associated with your credit card issuer, then delete.
- A generic salutation.** Does the email begin with "Dear Customer" and appear to know very little about you? Most legitimate emails include the last few digits of your credit card number.
- A suspicious link to your account.** Never click on a link in an email – it's safer to just go to your account login manually using a bookmark or type the URL. If you have any questions about your card, always call the 800 number on the back.



Debit Card

SHOULD I USE MY PIN OR USE IT AS CREDIT?



Credit Transactions

- Doesn't ask for a PIN but may ask for a signature to complete the transaction.
- Can take 2-3 days for the transaction to appear in your account. If you don't keep track of your transactions, it's harder to know how much you have available to spend, increasing the likelihood to have your card declined.
- Does not allow you to withdraw cash.

Debit Transactions

- Uses a PIN to complete the transaction.
- Hits your account immediately, making it easier for you to know in real time how much is left in your account.
- Allows you to withdraw cash.