

Report of the Directors

Canals & Trails Credit Union is pleased to report another successful year in 2025, with total net income of \$284,922.66. We are proud to share that our capital ratio continues to exceed the standards set by our federal regulator, increasing from 9.86% in 2024 to 10.71% in 2025.

As you review the financial reports, you will note that the Balance Sheet reflects total assets of \$33,344,082.11 and total member equity of \$29,729,791.61. Despite the challenges of the past several years, the Credit Union has remained strong and resilient. We remain committed to providing our members with competitive borrowing options, superior rates, and low-cost services.

Our continued growth is made possible by our expanding membership and the loyalty of our long-standing members. The merger with Romeoville Community Credit Union has further strengthened our presence by providing members access to a second branch location and an additional ATM. Members can expect the same friendly service and value-added products they have come to trust.

We will continue to communicate openly with our members and welcome your suggestions as we strive to enhance the quality of our services. Our vision is to help improve your financial well-being, and our goal is to provide the solutions you need from a trusted financial partner. We believe the choices our members make define who we are as a Credit Union.

Finally, we extend our sincere appreciation to our dedicated Board of Directors and staff, whose commitment and teamwork make our success possible. We are grateful for our members' continued loyalty and look forward to serving you throughout the year ahead.

Respectfully submitted,

Chairman of the Board
Jim Wartenberg

President
Janet Schuler

Portal Pay

A New Way to Make Loan Payments

Canals & Trails Credit Union has added a new service called **Portal Pay** to make your loan payments easier and more convenient than ever. With Portal Pay, you can securely make payments online anytime, from anywhere—no need to visit a branch.

To get started, visit the credit union's website at www.canals-trailscu.org and find the Portal Pay link under the **Services** tab.

Why use Portal Pay?

- ✓ Fast and convenient
- ✓ Available 24/7
- ✓ Secure payment option

Payment Options:

- ✓ Checking account: \$2.00 fee
- ✓ Debit card: \$5.00 fee

Take advantage of this fast, simple, and secure way to stay on track with your loan payments.

Try Portal Pay today!

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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

Memorial Day Monday, May 25
Juneteenth Friday, June 19
Independence Day Saturday, July 4

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 4-1-2026

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 2025 or Newer with \$1,000.00 in Savings Account:

Up to 36 Mos.....	3.00% - 13.99% APR
Up to 48 Mos.....	4.50% - 13.99% APR
Up to 60 Mos.....	4.50% - 13.99% APR
Up to 72 Mos.....	6.99% - 13.99% APR
Up to 84 Mos.....	7.99% - 13.99% APR

Used Car & Truck 2020-2024

Up to 36 Mos.....	3.00% - 14.99% APR
Up to 48 Mos.....	4.50% - 14.99% APR
Up to 60 Mos.....	4.50% - 14.99% 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..... 5.50% APR

Visa Credit Card8.90% -13.90% APR

Collateral Loans

Up to 48 mos.....6.99% - 19.49% APR

Fixed Signature9.40% - 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



Drive Away with a Great Rate!

Thinking about a new car? Now is the perfect time to finance with **Canals & Trails Credit Union!**

2025-2026 New Car Loan Special

RATES AS LOW AS

- **3.00% APR*** 36-month term
- **4.50% APR*** 48-month or 60-month terms

AVAILABLE WITH:

- **Minimum \$1,000 in a savings account**
- **Credit score of 720 or higher**

Whether you're upgrading your ride or buying your first new vehicle, we're here to help you get on the road for less.

Visit our website or stop by a branch to apply today!

*APR = Annual Percentage Rate. Rates are subject to creditworthiness and membership eligibility. Additional terms and conditions may apply.

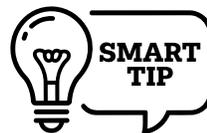


Car Buyers' Worst Mistakes...

And How to Avoid Them.

Buying a car is exciting but it's also easy to make costly mistakes if you're not careful. Before you sign on the dotted line, watch out for these common pitfalls:

- ✓ **Focusing Only on the Monthly Payment:** A low payment might seem appealing, but stretching out the loan term can cost you much more in interest over time. Always look at the total cost of the loan, not just the payment.
- ✓ **Skipping Pre-Approval:** Walking into a dealership without financing lined up puts you at a disadvantage. Getting pre-approved through Canals & Trails Credit Union helps you know your budget and gives you stronger negotiating power.
- ✓ **Not Checking Your Credit First:** Your credit score directly impacts your loan rate. Review your credit ahead of time so there are no surprises and so you can secure the best rate possible.
- ✓ **Overlooking Additional Costs:** Taxes, fees, insurance, and maintenance can add up quickly. Make sure your budget includes more than just the purchase price.
- ✓ **Buying More Car Than You Can Afford:** It's easy to get talked into upgrades or a higher-priced vehicle. Stick to your budget and what truly fits your financial situation.
- ✓ **Skipping the Test Drive & Research:** Never buy a car without test-driving it and researching reliability, safety ratings, and value.



Let **Canals & Trails Credit Union** help you finance your next vehicle with competitive rates and trusted guidance every step of the way.

Visit our website or stop by a branch to get started today!

Home Equity Line of Credit

Rates as low as 5.50%

Take advantage of the equity in your home with a flexible and affordable Home Equity Line of Credit from Canals & Trails Credit Union. Our HELOC program offers competitive terms designed to support home improvements, debt consolidation, or major purchases.

Program Highlights:

- **Initial Rate:** 5.50% fixed for the first three years
- **Variable Rate After Three Years:** Adjusts based on the Prime rate
- **Loan-to-Value (LTV):** Up to 70%
- **Rate is based on credit score:** 720 or higher
- **Application Fee:** \$800.00
- **Annual Maintenance Fee:** \$50.00
- **No Early Termination Fee**
- **Refinancing Available:** Refinance existing HELOCs from other lenders

Contact the Loan Department today for details or to begin your application.
This is a great opportunity to put your home's equity to work.