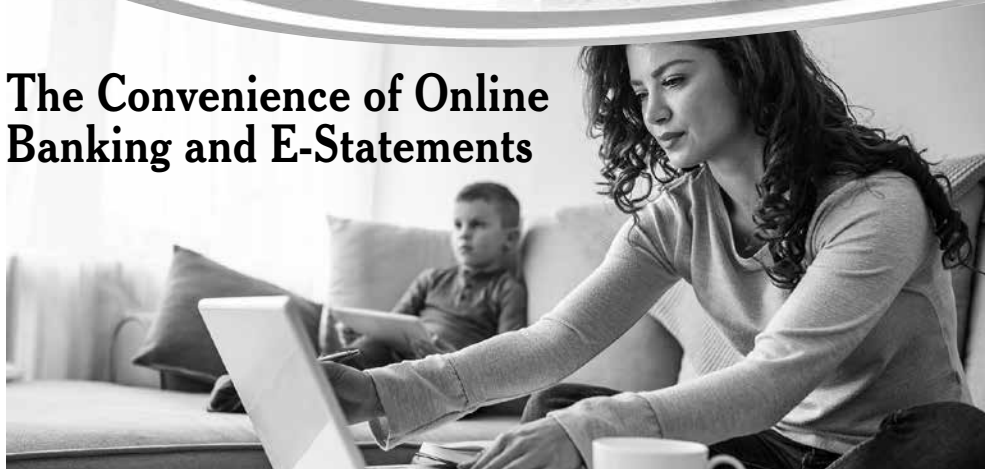


## The Convenience of Online Banking and E-Statements



Wouldn't it be nice to be able to safely access your credit union accounts or transfer money anytime from your computer or smartphone? Guess what? You can with our mobile and digital banking tools.

Canals & Trails Credit Union has a seamless and safe mobile banking website where you can check your balances, view records of your transactions, transfer funds, pay bills online, and download statements. You can even set up alerts to notify you if your balance gets below a certain amount or if you overdraw from your account.

You can perform all these functions on your smartphone as well by using our mobile banking app. Did you get a paper check and don't have time to deposit it in an ATM or a branch? Simply open this app and deposit it digitally. Our app uses multi-factor authentication to ensure only you can access your account digitally and ensures an encrypted process to protect you throughout the transaction. In addition, should a security breach occur, your accounts are insured up to \$250,000.

If you are still getting a paper copy of your monthly statement in the mail and concerned about mail theft, then consider signing up for an E-statement. Not only is it safer than a mailed paper copy, but it reduces clutter, and you'll get real-time information about your account. If you like keeping a hard copy for your records, you can easily download and print it on your own printer.

Mobile banking allows you to manage and access your money at your convenience, from anywhere you get a secured internet connection or cell reception. (We do not recommend performing any banking transactions on public wi-fi.) There is no need to take time out of your busy day to physically go to one of our branches. Simply log in anytime you like, 24/7, and take care of all your common banking tasks.

## 75 Years of International Credit Union Day®

On **OCTOBER 19, 2023**, Canals & Trails Credit Union will join over 56,000 credit unions around the world to celebrate **INTERNATIONAL CREDIT UNION (ICU) DAY®**. This year marks the 75th anniversary of International Credit Union Day®.

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. We will have free donuts at our Lockport and Romeoville Branch from 9:00 am to 5:00 pm.

Credit unions were built on the principle of **"people helping people"**. We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. Canals & Trails Credit Union is honored to be a part of this proud tradition.

Canals & Trails Credit Union invites both members and nonmembers to visit our Lockport or Romeoville Branch for a free donut and celebrate this day.

International Credit Union Day is brought to you by Credit Union National Association and World Council of Credit Unions. This year's event is proudly sponsored by elan™.

### Inside This Issue...

Page one

**The Convenience of Online Banking and E-Statements**

**75 Years of International Credit Union Day®**

Page two

**Tap to Pay with Visa via Google Pay™**

**The Lease Is Up - Should You Buy the Car?**

**Is That Really a Text From My Credit Union?**

### 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 6:00 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 9

Veterans Day . . . . . Friday, November 10

Thanksgiving Day . . . . . Thursday, November 23

Black Friday . . . Friday, November 24 (9 am - 3 pm)

Christmas Day . . . . . Monday, December 25

### 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](http://www.canals-trailscu.org)**

Find us on 

## 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..... 8.00% 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](http://www.canals-trailscu.org)

Find us on 

Federally Insured  
by NCUA



## Tap To Pay With Visa via Google Pay™.

TAP TO PAY "WALLET" COMING OCTOBER 17, 2023!

Now the things you love about your favorite Visa® card are right on your Android phone. Getting started with Google Pay is simple:

1. Download the Google Pay app from Google Play or the App Store
2. Follow the instructions to add your Canals and Trails CU Visa® card
3. Verify your card, if needed. Then you're all set!

Pay confidently at millions of places around the world with Visa and Google Pay. Learn more at [www.canal-trailscu.org](http://www.canal-trailscu.org).

*Google Pay is a trademark of Google LLC. Payment methods shown not available in all countries or locations. ©2019 Visa. All Rights Reserved.*



## The Lease Is Up - Should You Buy the Car?

Your auto lease gives you a right to buy the vehicle for a fixed price at the end of the lease. But should you? If you have less than three months remaining on a lease, now's the time to decide. So, find your lease and read on.

1. **Do you like the car?** If it's performed well with a minimum of unexpected cost and repair, then it might be good to renew the lease.
2. **Will it still fit your needs?** If you're driving a 2-door sports coupe but are expecting a baby, you probably need a new car.
3. **What is your lease-end buying price?** You'll find the purchase option price in your lease. Let's assume it's \$20,000.
4. **What is your vehicle actually worth?** Check websites such as Kelley Blue Book and J.D. Power. Let's assume your highest wholesale value is \$21,000.
5. **How does your vehicle's wholesale value compare with its lease value?** If it's higher than the lease value, then it's a good deal. In our example, your lease says you can buy for \$20,000. You've confirmed wholesale value is \$21,000. You're buying a car you know and like for \$1,000 less than its wholesale value. Buy the car.
6. **What if the wholesale value is less than the lease value?** If it's a lot less, don't buy the car. It doesn't make sense to buy the car if your lease's buy-out price is \$20,000, and the car's wholesale value is only \$17,000.
7. **What's the bottom line?** If your lease car is a good friend, and you can buy it for no more than \$1,000 over wholesale value, that's a smart buy. Your next smart decision is to finance it at Canals & Trails Credit Union.

## Is That Really A Text From My Credit Union?

There has been a significant rise lately in phishing scams. These are text messages or emails that attempt to get your personal information. This rise is due in part to improvements in Artificial Intelligence (AI) software, which becomes more sophisticated with each day.

Businesses are using AI to help improve their customer service wait times, for instance, using Chatbots to answer consumers' frequently asked questions online. Unfortunately, fraudsters are also using this tool to help their "business." Their techniques have become so clever that it's getting harder to tell whether or not the text or email you receive is really from a business you use frequently or even from your credit union.

Before AI, scam emails and texts had common tell-tale traits: mangled sentence structure, poor grammar or spelling, etc. Today, scammers can give the software instruction to generate an email or text in perfectly written English in the format needed, like a legal document, utility bill, or message from your credit union.

To protect yourself from scammers trying to access your credit union account, be suspicious of any text or email that:

- Comes from an unknown number, claiming to be from the credit union, telling you there is a problem with your account.
- Asks you for your personal, confidential information. This includes your online banking username, password, one-time passcodes, Social Security number, account number, debit or credit card number, PIN or CVV.
- Uses scare tactics or claims to be "urgent," requiring you act immediately to avoid disaster.
- Asks you to transfer money via a link in the message.

If you do receive such a request, do not click or respond to it. Call us immediately at **815-838-7159** to let us know. Then take a screenshot of the message and send it to us. You may also want to report it to law enforcement or the FTC. Then delete the message and block the sender. If you did click on a link or replied to the message, call us immediately so we can check and secure your account.