

Watch Out for Fraud & Scam Alerts This Summer

Scammers don't take vacations, and unfortunately, fraud attempts often increase during the summer months. Be on the lookout for common scams, including text messages claiming to be from your financial institution, fake package delivery notifications, phishing emails, callers requesting personal or account information, and fraudulent posts or messages on social media platforms like TikTok.

A growing scam involves individuals on TikTok and other social media platforms asking people to deposit checks and send back a portion of the funds. These checks are often counterfeit. Even if the funds appear in your account, you may be responsible for repaying the full amount when the check is returned unpaid.



Remember:

- Never provide your online banking password, PIN, or verification codes to anyone.
- Be cautious of urgent messages demanding immediate action.
- Verify suspicious calls, texts, emails, or social media messages by contacting the company directly using a trusted phone number or website.
- Never accept or deposit a check from someone you met online or through social media.
- If someone asks you to deposit a check and send money back, it is likely a scam.
- Monitor your accounts regularly for unauthorized transactions.

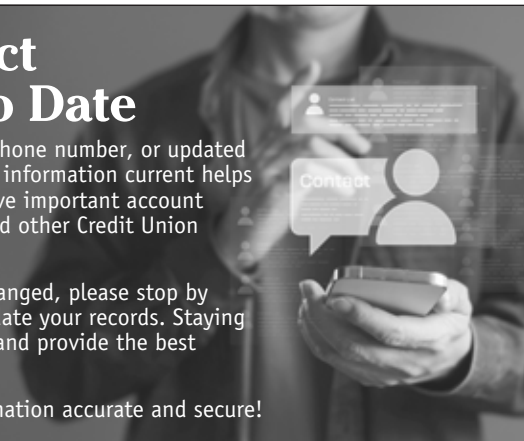
If you receive a suspicious communication claiming to be from Canals & Trails Credit Union, contact us immediately. Staying informed and alert is one of the best ways to protect yourself from fraud.

Keep Your Contact Information Up to Date

Have you recently moved, changed your phone number, or updated your email address? Keeping your contact information current helps us serve you better and ensures you receive important account notifications, fraud alerts, statements, and other Credit Union communications without interruption.

If any of your contact information has changed, please stop by either branch or contact us so we can update your records. Staying connected helps us protect your account and provide the best possible service.

Thank you for helping us keep your information accurate and secure!



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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

Labor Day Monday, September 7
Federal Holiday Monday, October 12
Veterans Day Wednesday, November 11

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 7-1-2026

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).....	0.20% - 0.50%

Certificates of Deposit - \$500 Min.

6-Month Certificate.....	1.40% APY
12-Month Certificate	1.50% APY
24-Month Certificate.....	1.60% APY
36-Month Certificate.....	1.70% APY
48-Month Certificate.....	1.80% APY
60-Month Certificate.....	1.90% 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 Signature11.00% - 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

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by NCUA



It's Not Too Late to Open a Christmas Club Account!

The holidays may seem far away, but now is the perfect time to start saving for Christmas. A Christmas Club Account makes it easy to set aside money throughout the year so you're prepared for holiday shopping, travel, decorations, and gifts.

Even if you haven't started yet, there's still plenty of time to build your holiday savings. Open a Christmas Club Account today and enjoy the peace of mind that comes with being financially prepared for the season.

Contact Canals & Trails Credit Union or stop by either branch to get started!



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.



Home Equity Line of Credit

Rates as low as **5.50% APR***

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.

- **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.

*APR = Annual Percentage Rate.

