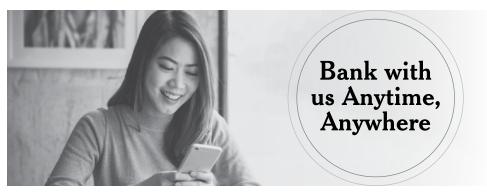


• H • R • O • N • I • C • I • E •

A quarterly publication for the members of Canals and Trails Credit Union.

Summer 2025 Issue



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.

Simplify Your Life with Bill Pay!

Paying your bills just got easier—and faster! With Canals & Trails Credit Union's FREE Bill Pay, you can manage all your payments in one secure, convenient place. Whether it's your mortgage, utilities, credit cards, or subscriptions, you're in control.

Why Use Bill Pay?

- ✓ Save Time No more writing checks or hunting for stamps
- ✓ Stay Organized Track payment history and set reminders
- ✓ Stay on Schedule Set up one-time or recurring payments
- ✓ Secure & Reliable Payments are processed through our encrypted online banking platform
- ✓ Free to Use No monthly fee for members enrolled in online banking and using it.

Getting Started is Easy!

- 1. Log in to Online Banking
- 2. Click on Bill Pay
- 3. Add the companies or individuals you want to pay
- 4. Schedule your payments—you're in control

Take the stress out of bill paying and enjoy more free time this summer. With Bill Pay, your financial life is just a few clicks away from simplified.

Inside This Issue...

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Bank with us Anytime, Anywhere Simplify Your Life with Bill Pay!

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Don't be Fooled by a Remote Deposit Capture/Check Scam

Why Your Debit Or Credit Card May Not Work Home Equity Loan Special!

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 1 |
|------------------------------------|
| Federal Holiday Monday, October 13 |
| Veterans Day Tuesday, November 11 |

Request a new PIN or activate ATM card

| | (866) 985-2273 |
|---------------------------|----------------|
| Activate VISA Credit Card | (800) 456-6870 |

CANALS & TRAILS CREDIT UNION

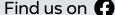
838 South State Street • Lockport, IL 60441

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





All Rates Effective 6-1-2025

| Account Type | APY |
|----------------|---------------|
| Regular Shares | 0.10% |
| | 0.10% |
| Share Draft | 0.00% |
| IRA | 0.35% |
| Money Market - | |
| | 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 ea | rnings at the end of |
| the dividend period and cannot be decle | ared in advance. CD |
| rollovers default to 0.05% APY. | |

Loans

New Car & Truck 2024 or Newer

| Local | C | £ Т | al- 201 | 7 2022 | | | |
|-------|----|-------|---------|--------|-----|--------|-----|
| Up to | 84 | Mos | | .8.99% | - 1 | 15.99% | APR |
| Up to | 72 | Mos | | .7.99% | - 1 | 15.99% | APR |
| Up to | 60 | Mos | | .5.50% | - 1 | 15.99% | APR |
| Up to | 48 | Mos | | .5.50% | - 1 | 15.99% | APR |
| up to | 36 | IVIOS | | .4.00% | - | 15.99% | APK |

Used Car & Truck 2017-2023

| Up to 36 Mos | 7.99% - 19.49% APR |
|--------------|--------------------|
| | 7.99% - 19.49% APR |
| Up to 60 Mos | 7.99% - 19.49% APR |
| Up to 72 Mos | 8.99% - 19.49% APR |
| | 9.99% - 19.49% APR |

New Recreational Vehicle Loan Rates

Up to 120 Mos...........6.99% - 19.69% APR

Used Recreational Vehicle Loan Rates

Up to 120 Mos......7.99% - 21.19% APR

Home Equity

Fixed rate and HELOC Lines of Credit 70-80% LTV.

Rates starting at...... 6.00% APR

Visa Credit Card8.90% -13.90% APR Collateral Loans Up to 48 mos.....7.99% - 20.49% APR **Fixed Signature**......9.90% - 14.90% APR **O/E Signature**......11.00% - 14.50% 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 Replaceme | nt Fee\$10.00 |
| Home Equity Fee | \$800.00 |
| Late Home Equity Fee | |
| Annual Home Equity Fee | |
| Modification Fee | |
| NSF Item Deposited | |
| Stop Payment Fee | |
| Wire Transfer Fee | |
| Cut off 4:00 p.m. for same | dav. |
| Dormant Account Fee | , |
| Loan Application Fee | |
| Payday Alternative Loan | |
| Mortgage Subordination | |
| mortgago oaboramation minim | |

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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Don't be Fooled by a Remote **Deposit Capture/Check Scam**

Scammers are always looking for ways to prey upon people, especially those consumers needing money quickly. One way is to use Remote Deposit Capture (RDC), a service which allows you to deposit a check remotely into your account.

The basic ploy these scammer use is to tell you they will deposit money into your account if you agree to send part of the money back to them. To complete this transaction, you must give them your credit union account details. The scammer then deposits a check into your account

using RDC. Since credit unions and banks are required by law to make funds from deposited checks available within 1-2 days, you see the money in your account right away. You then wire part of money back to scammer and keep the rest. Sounds like easy money, doesn't it? Not so fast...

When the financial institution attempts to collect the funds from the scammer's bank, they discover the check is fake. That leaves you responsible for the amount on the check and the returned check fee. And that money you already wired to the scammer? You will never get that back.

There are other variations of the RDC/Check scam:

- An online loan website. To receive the loan, you must give the company your credit union account number, online username, and password so the company can deposit the check into your account. The company deposits a check using remote deposit capture and then instructs you to return the money to prove you are trustworthy.
- Mystery shopping. The scammer hires you to evaluate stores. The "employer" deposits a check into your account and instructs you to use some of the money to buy gift cards from these stores. You must send the "employer" the PIN numbers for the gift cards you purchased.
- Personal Assistant jobs. You apply online and are required to give your new boss your account information. The boss deposits a check into your account and, like the scenario above, tells you to use part of it to buy gift cards. You just need to give the boss the PIN numbers.
- Car-wrap advertising job. You are offered thousands of dollars to wrap your car with a company's ad. The check is deposited into your account and you are told to wire part of amount to their shrink-wrap vendor. (The scammer and vendor are really the same person). After you wire the money, the credit union finds out the check was fake, and your "employer" has disappeared.

BOTTOM LINE: Never give your online banking information to anyone you don't know or trust.

Why Your Debit Or Credit Card May Not Work

We understand it is annoving when a transaction does not go through or when your card is not working. However, Canals & Trails wants to reduce fraud and protect our members' money by having security controls in place.

Unfortunately, these security controls are in place because criminals will continue to steal card numbers. For example, criminals will find your card number via websites, skimming devices, merchant data breaches, and many other ways that are out of our control.

Therefore, our card service department monitors members' transactions for fraudulent purchases. They will try to contact you to verify a suspicious transaction (s). The card service department will call you to confirm your purchase (s). They may shut off your card if you do not confirm your transaction (s). Our card service department only wants to verify your transaction (s), and will not ask for your account or personal information. Please call the credit union if the transaction is fraudulent, so we can order you a new card.

In addition, members have a daily limit with their debit card and that could be another reason your transaction is not going through. If you are not sure what your daily limit is, please call us at 815-838-7159/815-886-4874.

If your debit card is not working, please call the credit union at 815-838-7159/815-886-4874 or, after hours, call the phone number on the back of your card, 800-523-4175. Members can also monitor their debit card transactions by setting up alerts and freezing/unfreezing their debit cards with our online/mobile banking services.

If your Visa credit card is not working, please call the credit union at 815-838-7159/815-886-4874. After hours, call the phone number on the back of your card: 800-322-8472. Members who use our Visa credit card can log in to ezcardinfo.com to analyze spending, review their statement, and pay their bill online.

Finally, it is extremely important that your contact information is correct. Please call the credit union to verify that we have your correct phone number, email, and address.

HOME EQUITY LOAN SPECIAL!

Unlock the value in your home with Canals & Trails Credit Union's low-rate Home Equity Loan and Line of Credit options! Whether you're planning a renovation, consolidating debt, or covering unexpected expenses, we've got a solution that fits your needs. Call us today!

Rates starting as low as 6.00% APR* based on your credit score and loan-to-value (LTV).

*APR = Annual Percentage Rate