



Bank with us Anytime, Anywhere

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...

Page one

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

Page two

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

Find us on 

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 & Truck 2024 or Newer

Up to 36 Mos.....	4.00% - 15.99% APR
Up to 48 Mos.....	5.50% - 15.99% APR
Up to 60 Mos.....	5.50% - 15.99% APR
Up to 72 Mos.....	7.99% - 15.99% APR
Up to 84 Mos.....	8.99% - 15.99% APR

Used Car & Truck 2017-2023

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
--------------------	--------------------

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 Card.....	8.90% - 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
--------------------	---------------------

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



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 annoying 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