

Why Your Debit or Credit Card May Not Work Sometimes

We understand it is annoying when a transaction does not go through or when your card is not working. However, Canals & Trails Credit Union 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 on their debit card, which could be another reason your transaction is not going through. If you do not know what your daily limit is, please call Canals & Trails Credit Union at (815) 838-7159 or (815) 886-4874.

If you are traveling out of the state or country, please notify the credit union of the dates and destinations. If we don't open your card for travel, you might have problems using your card.

If your debit card is not working, please call the credit union at (815) 838-7159 or (815) 886-4874. 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 or (815) 886-4874. After hours, call the phone number on the back of your card (800) 322-8472. Members that use our Visa credit card can log in to www.ezcardinfo.com.

Finally, your contact information must be correct. Please call the credit union to verify that we have your correct phone number, email, and address.

Inside This Issue...

Page one

Why Your Debit or Credit Card May Not Work Sometimes

Home Equity Line of Credit Rates

Protect Your Identity!

Page two

Surcharge-Free ATMs

We Value Our Members and Staff

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

Independence Day Thursday, July 4

Labor Day Monday, September 2

Columbus Day Monday, October 14

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	0.05%
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 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

Find us on 

Federally Insured
by NCUA



Surcharge-Free ATMs

Canals & Trails Credit Union members can access Surcharge-Free ATMs with the Co-op Network. There are nearly 30,000 ATMs that members can use. The link is co-opcreditunions.org/locator and is found on our website and the mobile app. Members will be charged a fee if they use an ATM that is out of the Co-op network. Members should always check the Co-op link to make sure the ATM is still in the network. We cannot control which ATM leaves the Co-op network.

Protect Your Identity!

Canals & Trails Credit Union is having another shred day!

WHEN: Saturday, September 14, 2024

TIME: 11:00 am to 1:00 pm

WHERE: In the Canals & Trails Parking Lot
2 Belmont Drive, Romeoville, IL 60446

Bring your own personal documents that you have to destroy and let the credit union destroy them for FREE!

Canals & Trails CU is teaming up with Proshred Security® to make sure your documents are destroyed in a safe and secure manner! Remember the date Saturday, September 14, 2024! Stop by the credit union and know that your identity will be protected!

**Limited to 5 boxes per person. After 5 boxes, there will be a \$5.00 charge per box. One box is equivalent to one 8.5X11 (copy) paper box. Proshred Security® 708-263-4292. Canals & Trails Credit Union (815)838-7159 or (815)886-4874.*



Home Equity Line of Credit Rates as Low as 6.00%



- The rate is 6.00% for three years (after three years the rate is adjustable and tied to prime)
- LTV up to 70%
- Credit score 720 or higher
- \$800.00 home equity application fee
- No early termination fee
- \$50.00 annual maintenance fee
- Refinancing is eligible from outside sources

We Value Our Members and Staff

We kindly ask for your patience as our staff are in the process of learning their positions and providing you with the best service possible.