



You're Invited to Canals & Trails Credit Union's 65th Annual Meeting

Thursday, February 19, 2026 at 5:30 p.m.

Canals & Trails Credit Union | 838 South State Street | Lockport, IL 60441



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 & Trail'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.
- **DEPOSIT YOUR CHECK** - Can't make it to one of the Credit Union's branches. Then, take advantage of our convenient Remote Deposit feature available in our mobile banking app. With Remote Deposit, you can easily deposit checks without ever having to visit a branch. Simply snap a photo of the front and back of your check using your smartphone or tablet, and the funds will be securely deposited into your account. It's a hassle-free way to manage your finances from the comfort of your own home or on the go. Don't forget to endorse the check and include "For Remote Deposit Only at Canals & Trails Credit Union".
- **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 accounts.

For more information, download our mobile banking app Canals & Trails Credit Union, visit www.canals-trailscu.org, or call us at (815) 838-7159 or (815) 886-4874.

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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

New Year's Day Thursday, January 1

Martin Luther King Jr. Day . . Monday, January 19

Presidents Day. Monday, February 16

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 1-1-2026

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).....	0.10% - 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 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 Card.....	8.90% - 13.90% APR
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Collateral Loans

Up to 48 mos.....	6.99% - 19.49% APR
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Fixed Signature.....	9.40% - 14.90% APR
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O/E Signature.....	11.00% - 14.50% APR
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Share Secured.....	3.10% APR
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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

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by NCUA



Fraud & Scam Alert: Protect Yourself This Winter

Winter travel and holiday shopping can increase your exposure to scams. Stay alert and keep your accounts safe by watching for these common red flags:

- **FAKE SHIPPING NOTICES** - Scammers send texts or emails claiming your package is delayed, asking you to click a link. Do not open unfamiliar links or provide personal information.
- **GIFT CARD SCAMS** - No legitimate company or government agency will ever request payment by gift card. If someone pressures you to buy gift cards and provide the numbers, it is a scam.
- **ZELLE/VENMO IMPERSONATION FRAUD** - Fraudsters may pretend to be your bank or credit union and ask you to "verify" transfers or move money to a "safe account." We will never ask you to send money to yourself or to anyone else to resolve fraud.

If you receive a suspicious message, call, or email, **do not respond**. Contact Canals & Trails Credit Union directly at **(815) 838-7159** to verify the request and protect your account.

Your safety is our priority. Stay alert, stay informed, and reach out whenever something does not seem right.

Home Equity Line of Credit

Rates as low as 5.50%

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.

Program Highlights:

- **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.

Financial Wellness Tips For Winter

Winter brings holiday spending, travel, and higher household expenses. Use these practical tips to stay on track and protect your finances throughout the season.

- **AVOID HOLIDAY OVERSPENDING** - Set a spending limit before you shop and stick to it. Use a list to avoid impulse purchases and consider paying with cash or a debit card to stay within your budget. A Christmas Club Account can also help spread costs across the year and reduce last-minute stress.
- **PROTECT YOUR DEBIT AND CREDIT CARDS DURING TRAVEL** - Notify the credit union of upcoming travel so your card activity is recognized. Use secure ATMs, avoid connecting to public Wi-Fi when making purchases, and enable card alerts through online or mobile banking to monitor transactions in real time.
- **PREVENT FRAUD AND SCAMS** - Scam activity increases during the winter months. Be cautious of unexpected emails, texts, or calls requesting personal information. Avoid clicking unfamiliar links, especially those related to holiday deliveries. If something feels suspicious, contact Canals & Trails Credit Union directly at **(815) 838-7159**.
- **BUDGET FOR HEATING BILLS** - Colder weather means higher utility costs. Review your monthly budget and set aside extra funds for gas and electric bills. Simple actions like sealing drafts, lowering your thermostat a few degrees, and using energy-efficient bulbs can help reduce monthly expenses.

Staying mindful of these winter challenges can help you maintain financial stability and focus on what matters most throughout the season.

Take Control of Your Holiday Budget

Take control of your 2026 holiday budget by opening a Canals & Trails Credit Union Christmas Club Account. According to the most recent consumer spending studies, the average household continues to spend more than \$900 on holiday gifts each year without factoring in additional expenses such as decorations, holiday meals, travel, and seasonal activities. Saving consistently throughout the year can significantly reduce the financial pressure of the holiday season.

For example, if you plan to spend \$1,000 on gifts, you can break it into manageable monthly deposits of approximately \$91 (\$1,000 divided over 11 months). By setting aside this amount in a Christmas Club Account at Canals & Trails Credit Union, you will be fully prepared when November arrives. At that time, your Christmas Club balance will automatically transfer to your Savings account, or, if you prefer, a check can be mailed to you.

It is a simple, effective way to stay ahead of holiday expenses. Contact us today to open your Christmas Club account and start saving for the 2026 holiday season.