

# CCU Spark

A quarterly publication for members of Champion Credit Union, Inc.

June 2020

## CCU Rate Snapshot

### LOANS

#### ANNUAL PERCENTAGE RATE (APR)

#### **New and Used Vehicles /Motorcycles**

72 months or less **as low as 2.95%\***  
73 to 84 months **as low as 3.45%\***

#### **Home Equity Lines of Credit**

*Two types available!*

Variable Rate\* Prime Rate + 0

#### **1st Mortgages** Call for Current Rates!

#### **Recreational Vehicles/Boats**

120 months or less **as low as 5.14%\***  
121 to 180 months **as low as 6.14%\***

#### **Personal Loans**

Variable Terms **as low as 7.74%\***

#### **Visa Credit Card**

*Fixed Rate & NO Annual Fee!* 14.99%

### DEPOSIT ACCOUNTS

#### ANNUAL PERCENTAGE YIELD (APY)

#### **Share Savings Accounts** 0.10%\*\*

*Low minimum balance to earn APY*

#### **Club (Savings) Accounts** 0.05%\*\*

*Save for whatever your needs may be*

#### **Young Savers Club** 0.05%\*\*

*For our younger members*

#### **Share Draft Checking** 0.01%\*\*

*Free checks & NO monthly fee!*

#### **Money Management**

**Yields as high as 0.45%\*\***

*More yield & more flexibility*

*Rates are effective 6/16/2020 and are subject to change.*

*\*Actual rate and term are based on individual members credit worthiness, age of collateral offered, amount financed, other conditions or restrictions may apply.*

*\*\*Conditions or restrictions may apply to all deposit accounts. Contact the Credit Union for details*

## Reward Yourself!

You probably already know how easy it is to use your CCU Platinum Rewards Visa and how every purchase you make earns you Bonus Points that you can redeem for exciting name-brand gifts, travel awards, cash back options and even discounts on fuel! But did you know there are even more benefits to using your CCU Platinum Rewards Visa for all of your purchases?

### Your CCU Platinum Rewards Visa Gives You:

- ✦ Champion Credit Union Scorecard Reward Points with Cash Back option -The more you use the card, the more points you earn and your points don't expire!
- ✦ No Annual Fee
- ✦ Visa's Zero Liability policy for Fraudulent Charges
- ✦ Low Competitive Fixed Annual Percentage Rate
- ✦ Travel insurance up to \$250,000 included
- ✦ Payment Security in Multiple Layers
- ✦ Life, Disability and Involuntary Unemployment Debt Protection available
- ✦ Option to transfer other high rate card balances with no fee
- ✦ Option to receive convenience checks with statement
- ✦ No additional fees for International transactions
- ✦ Online access via EZCardInfo.com to monitor your balance and transactions wherever you are and whenever you want

Apple Pay, Google Wallet, and Samsung Pay Available Now for Touchless Payments!

If you don't already have a Champion Credit Union Platinum Rewards Visa, what are you waiting for? Click the link at [www.ChampionCU.org](http://www.ChampionCU.org) to get your application and return it to any CCU Branch to apply today!\*

\*Credit approval applies to all loans. Conditions or restrictions may apply, contact the Credit Union for details.

## Champion Credit Union Mission Statement

Champion Credit Union, Inc. is a member-owned financial cooperative whose mission is to be progressive in providing the best in a full range of services to our members while maintaining financial stability.

**Monday, September 7, 2020**

The credit union will be closed in observance of Labor Day.

**Monday, October 12, 2020**

The credit union will be closed for Staff Training.

**Thursday, October 15, 2020**

Join CCU in celebrating International Credit Union Day!

**Wednesday, November 11, 2020**

The credit union will be closed for Finance 101 at Sylvania Northview High School

**Thursday, November 26, 2020**

The credit union will be closed in observance of Thanksgiving



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## **Tuition This Fall? CCU Has The Smart Way To Pay!**



If college is just around the corner for your student, CCU has tuition help for you. CCU has partnered with Sallie Mae® to offer our members a smarter way to pay for college education. The Smart Option Student Loan® can make up the difference when scholarships, grants, and federal loans don't quite cover all of your expenses. Visit the Sallie Mae Smart Loan link at [www.ChampionCU.org](http://www.ChampionCU.org) for more information.

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### **Notice of Change of Terms**

The following change to the funds availability disclosure is effective July 1, 2020:

The first \$225.00 of your deposit will be available on the first business day after the day of your deposit.

The following is a clarification to the fee schedule:

If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, Champion Credit Union will charge an NSF/Return Item Fee each time it returns the item because it exceeds the available balance in your account.

# Mobile Deposit Capture Now Available!

Mobile Deposit Capture will allow you to use your smartphone to take an image and upload an item for deposit. Make mobile deposits anywhere, anytime! Click the link on the home page at [www.ChampionCU.org](http://www.ChampionCU.org) for more information and directions.

## Touchless Payments Using Your CCU MasterCard® Debit Card or CCU Platinum Rewards Visa!

Enroll your CCU MasterCard Debit Card/CCU Platinum Rewards Visa Credit Card with a digital wallet (Apple Pay, Samsung Pay, Google Pay) by entering the requested information. Once the registration is complete, when shopping at participating merchants (in store, online, or in-app), there is no need to pull out your card, use your digital wallet instead!



### Update Your Account

It is a challenging time when we lose a loved one. Help make things a little easier for those you leave behind by updating or adding a POD (payable on death) beneficiary to your account. It only takes a few moments to help ease the burden on those left behind. Contact any CCU staff member for assistance.

### CHAMPION CREDIT UNION SCOREBOARD

As of May 31, 2020

Members	6,345
Total Assets	\$61,392,418
Total Shares	\$53,674,822
Total Loans	\$22,677,357
Total Equity	\$ 6,591,645

**CHAMPION CREDIT UNION, INC.**  
[www.ChampionCU.org](http://www.ChampionCU.org)

#### Office Hours (All Locations)

Monday—Thursday 9:00 am to 4:30 pm  
Friday 9:00 am to 5:45 pm

#### Audio Response

24 - Hour Telephone Access: (800) 285-2830

#### Virtual Branch / Virtual Loan

24 - Hour Online Account Access

##### West

**4140 West Laskey Road**  
**Toledo, OH 43623**  
**(419) 407-4140**  
**(800) 650-5444**  
**Fax: (419) 407-8909**

##### South

1347 South Detroit Avenue  
Toledo, OH 43614

##### Sylvania

7525 Sylvania Avenue  
Sylvania, OH 43560

#### Lost/Stolen MasterCard ATM/Debit Card

During normal business hours **(419) 407-4140**  
After Hours **(800) 472-3272**

#### Lost/Stolen CCU Platinum Rewards Visa Credit Card

During normal business hours **(419) 407-4140**  
After hours **(800) 991-4961**

#### Lost/Stolen Former TPECU Visa Credit Card

During normal business hours **(419) 407-4140**  
After hours **(800) 543-5073**

Your savings federally insured to \$250,000

# NCUA

National Credit Union Administration,  
a U.S. Government Agency

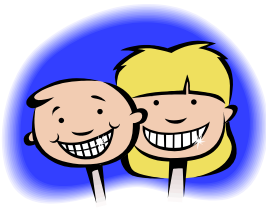


Equal Housing  
OPPORTUNITY



AMERICA'S  
**CREDIT UNIONS™**

Where people are worth more than money.™



# Champion Chatter

A special section for Champion Credit Union's young savers

We're halfway through the year and the CCU young savers are doing a great job saving. We love to see our young savers making deposits into their account so they can receive their bonus deposit in December. CCU young savers know it is really cool to save and watch their money grow. If you haven't joined the Young Savers Club yet, just ask any CCU staff member for details on joining. We would love to have you join the club! Keep cool this summer and keep saving in your Champion Credit Union Young Savers Club account. Don't forget to have your young savers card stamped each month so you can get your bonus deposit in December.

You've waited all year for it and it is finally here! Summer!!!  
It might be a little different than normal, but there are still tons of ways to have fun!



## CAN'T THINK OF ANYTHING TO DO? CHECK OUT CHAMP'S SUMMER ACTIVITY IDEA LIST

### **SUNNY DAYS**

- ☺ Eat Lots of Bananas!
- ☺ Water Balloon Fight
- ☺ Slip & Slide Down a Hill
- ☺ Go on a bike ride
- ☺ Pack a Picnic and Walk to the Park
- ☺ Nature Walk
- ☺ Campout in the backyard
- ☺ Get creative with sidewalk chalk
- ☺ Blow bubbles
- ☺ Fly Kites
- ☺ Go fishing
- ☺ Catch Bugs
- ☺ Make homemade popsicles
- ☺ Go on a treasure hunt
- ☺ Play Frisbee
- ☺ Play 4 square or dodge ball
- ☺ Wash the car
- ☺ Go swimming
- ☺ Go on a scavenger hunt
- ☺ Visit a metro park
- ☺ Feed the birds

### **RAINY DAYS**

- ☺ Eat Lots of Bananas!
- ☺ Pillow fight
- ☺ Go to the museum
- ☺ Make sock puppets
- ☺ Make racecars out of cardboard boxes
- ☺ Learn some jokes and do stand up comedy at home
- ☺ Become a pen-pal
- ☺ Make homemade Play-dough
- ☺ Play dress up
- ☺ Build a fort inside with sheets
- ☺ Bake some yummy cookies
- ☺ Put on a puppet show
- ☺ Have a dance party with your family
- ☺ Color
- ☺ Make finger puppets
- ☺ Build an indoor obstacle course
- ☺ Make Superhero Capes
- ☺ Go On A Hunt Around The House
- ☺ Make a reading corner and read a good book
- ☺ Eat Lots of Bananas!

Don't forget to ask your Parents for permission!  
Have a Safe and Happy Summer!

