

Spark

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

March 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

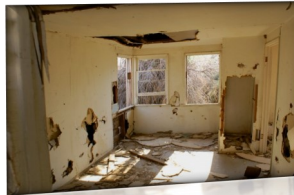
Yields as high as 0.45%**

More yield & more flexibility

*Rates are effective 3/24/2020 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*

COVID-19 Notice:

As we make our way through the uncharted territory of the Covid-19 Pandemic together, we want to assure you that your credit union is here for you. To limit potential exposure to our members and staff, we have temporarily closed the lobbies and are conducting business at both the Laskey & Sylvania offices via drive through. Many transactions can also be processed via the phone, Night Depository & ATM available at each location. As changes have been happening rapidly, please watch for updates at www.ChampionCU.org.



Home Repairs?

Struggling with Debt?



Whatever your needs are, taking care of them is easy with a CCU Home Equity Line of Credit. Take advantage of the equity in your home to make home improvements, consolidate high interest rate bills, purchase a new vehicle, pay for education, or finally take that dream vacation (once you're allowed out of the house). Whatever your needs may be, let your home work for you. Contact any CCU Branch Office to get your application today!

Apply for a Home Equity Line of Credit from April 1, 2020 - June 30, 2020 and the closing costs* are on us!

Get your CCU Home Equity Line of Credit now and take advantage of low rates, no closing costs* and great Champion Credit Union service!

*APR=Annual Percentage Rate. Home Equity Line of Credit rates are variable and based on the prime rate published in the Wall Street Journal. Champion Credit Union will pay up to \$650.00 in closing costs on Home Equity Lines of Credit. A minimum advance of \$5,000.00 must be done within six (6) months of closing date to qualify for no closing cost promotion. Maximum combined loan to value can not exceed 80%. Consult with your tax advisor for your specific tax deductibility options. Credit approval applies to all loans.

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.

CCU's 78th Annual Meeting

Was Fun For All

Champion Credit Union held its 78th Annual Meeting on Saturday, February 29, 2020 at the Maumee Indoor Theater. Members enjoyed dinner, the CCU business meeting, prizes and the movie "Ford v Ferrari".

At the business meeting, three positions on the Board of Directors, as well as one position on the Credit Committee were filled. Congratulations to the following individuals who will serve in the interest of CCU members:

Board of Directors

Terry Benton, Chairman
David Bobak, Vice Chairman
Rosalie Sneider, Secretary
Steven M. Grindle, Treasurer
Sheryl Birch
Judy Buck
John Eisenhauer
Robert Lawecki
Jill Siebert

Supervisory Audit Committee

Larry Shartzter, Chairman
Kristal Barham
Jean Huener
Judy Spade
Karen Wohl

Credit Committee

Joseph Czop, Chairman
David Beisel
Benny Rutherford

Additional Member Benefits at No Cost!

Through a partnership with American Income Life Insurance Company, additional benefits are being provided to all members of Champion Credit Union.

BENEFITS INCLUDE

- A Group Accidental Death & Dismemberment Benefit
 - Health Services Discount Card
 - Child Safe Kit

Learn more at www.aillife.com/benefits/sgjxv



www.aillife.com

Protecting Working Families

Krissa Hensley

Public Relations
419.344.4832

AMERICAN INCOME LIFE

Insurance Company

An AIL representative will contact members who return the reply card to arrange a convenient time to deliver their benefits and review other supplemental insurance benefits that may be available.

Credit Union Fee Schedule*

(may apply to all accounts)

Par value of one share	\$5.00
Overdraft transfer	\$5.00 per item
Return check/NSF	\$30.00 per item
Return deposit item	\$15.00 per item
Stop payment	\$30.00 per request
Official Check, Cashiers Check, Money Order Stop Payment/Replacement	\$30.00 per item
Share draft printing	Cost varies by style
Share draft copy	\$3.00 per item (free online with virtual branch)
ATM/Debit card reissue/reactivation	\$25.00
ATM/Debit card replacement	\$15.00
Expedited MasterMoney card	Prices vary by delivery method
MasterMoney transaction copy	\$4.00 per copy
ATM Empty Envelope Deposit	\$20.00
ATM withdrawal	\$1.00/withdrawal (after the 10th withdrawal)
Medalion Signature Guarantee	No Charge (members only)
Official Check	\$1.00/Check after one (1) free/day
Money order	\$1.00 per item
Cashiers check	\$3.00 per item
Domestic wire transfer (outgoing)	\$20.00 per transfer
International outgoing wire transfer	\$45.00 per transfer
Wire transfer (incoming)	No Charge
ACH/EFT NSF	\$30.00 per item
ACH/EFT stop payment	\$30.00 per item
Account history	\$.50 per inquiry
Account history printout	\$1.00 per printout
Account reconciliation	\$10.00 per hour
Statement copy	\$1.00 per page
Return mail	\$5.00 per occurrence
Invalid address	\$5.00/month
Child Support Enforcement	\$5.00/Each Presentation
Non Member Check Cashing	\$5.00 (Cashing a CCU check)
Member Check Cashing	\$5.00 To avoid the check cashing fee, a member must have \$300.00 in total deposit balances or an active CCU Share Draft Account or be under age 21
Inactive account	\$25.00 per year, after 2 years of inactivity and account balance of less than \$100.00
Excessive withdrawals <i>(Share draft accounts excluded from excessive withdrawal fee)</i>	\$5.00/withdrawal, after 6 preauthorized, automatic, or telephone transfers during any month.
Minimum balance	\$5.00 if the share balance falls below the \$5.00 minimum par value requirement to maintain membership on the last day of month
Garnishment/Levy	\$25.00/Per Garnishment/Levy
Gift Card	\$2.00/Per card for members \$4.00/Per card for non-members
Money Management Service Fee	\$20.00/month if minimum balance is not met
Money Management Early Closure Fee	\$20.00 if account is closed within ninety (90) days of account opening
Money Management Excessive Withdrawal	\$10.00/Withdrawal, after 6 preauthorized, automatic, or telephone transfers to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card.
Reloadable Prepaid Card	\$5.00/ Card
Virtual Branch paper statement	\$2.00/Statement for paper statement. No charge/Statement for an e-statement
Bill Payment Monthly Fee	No Charge
Close Account	\$5.00 (If closed within six(6) months of opening)
Account Reopen	\$5.00 (If Reopened within six (6) months of closing)
Lock Boxes size	Varies by box
Lock Box Lost Key	at cost
Lock Box Locksmith/Drill	at cost
Lock Box Late Payment	\$5.00

*Fees are subject to change



CCU Calendar



Monday, May 25, 2020

The Credit Union will be closed in observance of the Memorial Day Holiday

Monday, June 1, 2020

The Ohio Credit Union Foundation video scholarship applications deadline has been extended. See below for additional details.



Loan Modification/ Skip A Pay Available

Loan Modification/Skip A Pay available for CCU Members experiencing financial hardship due to the Covid-19 Pandemic.

Visit www.ChampionCU.org or see insert for additional information and to apply today.

\$5,000 Annual Video Scholarship Opportunity!

Need help tackling the financial mountain that is associated with higher education? A \$5,000 video scholarship opportunity for Ohio credit union members pursuing an undergraduate degree is available from the Ohio Credit Union Foundation (OCUF). Entrants must answer the scholarship question, "Imagine you are now running your credit union, and you need to promote the benefits of membership. Create a 60-second to 2.5 minute commercial to entice community members to join your credit union". Video entries can be edgy, funny, bold, simple, serious – or anything in between. All video entries must be submitted by Monday, June 1, 2020, at 11:59:59 p.m. EST. To learn more about this scholarship opportunity, please visit

www.OhioCreditUnionFoundation.org.



CHAMPION CREDIT UNION, INC.
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

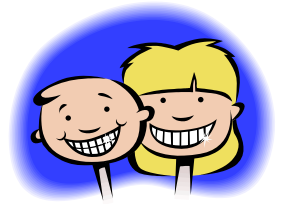


AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

Champion Chatter

A special section for Champion Credit Union's young savers



Color Your Own Masterpiece



Champ The Chimp Challenge: Help brighten someone's day! Once you're done creating your masterpiece, have your parents help you cut it out and mail it out to a local nursing home to spread some cheer to the people that live there, or to a loved one who can't see you right now. Don't forget to sign your masterpiece!

