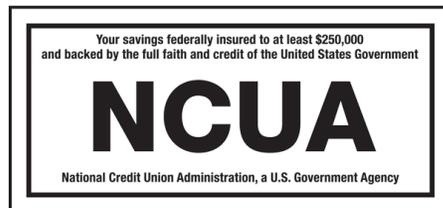




2020 Annual Report

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.



Where people are worth more than money.™

**2021 Champion Credit Union, Inc.
79th Annual Meeting
Wednesday, April 28, 2021
Virtual Meeting**

MEETING AGENDA

*Call to Order
Ascertain a Quorum
Roll Call of Officers
Approval of 2020 Annual Meeting Minutes
Chairman's Report
Treasurer's Report
Supervisory Committee Report
Credit Committee Report
Old Business
Election of Officials
New Business
Adjournment*

ROSTER OF OFFICIAL FAMILY MEMBERS

Board of Directors

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

Supervisory Audit Committee

Larry Shartzter, Chairman
Marcine Helmier
Jean Huener
Judy Spade

Credit Committee

Joseph Czop, Chairman
David Beisel
Benny Rutherford

Staff

Steven M. Grindle	President/CEO	Patty Helm	Member Services
Jennifer Ahern	Vice President	Rebecca Henderson	Member Services
Cathy Moore	Branch Manager	Pat Nickolite	Member Services
Sheena Harteis	Branch Manager	Marissa Overmeyer	Member Services
Brian Conley	Member Services	Kimberly Randall	Member Services
Jill Dietrick	Member Services	Amanda Weissenberger	Member Services

Chairman's Report

2020 was a year many of us might prefer not to remember, but none of us will ever forget. Through all of the trials and tribulations we saw the embodiment of the credit union philosophy "People Helping People" shine through the madness. We saw neighbors stepping up and running errands for their elderly or at risk neighbors, technology shared to help children continue to learn while at home, people throughout the country making masks for those that needed them the most, finding creative ways to lift the spirits of others struggling due to the lock down, and businesses everywhere adapting to offer more services virtually to help reduce risk of exposure.

I'm proud to say your credit union rose to the challenges 2020 presented. Waiving fees, skipping payments and creating new loan programs for those struggling financially due to the pandemic are just a few ways your credit union was here you when it mattered most. New products and services were added to allow you to do more from the safety of your home and to decrease your risk when you did venture out. And even with the lobbies closed, the staff continued to find ways to offer support and assistance through the drive thru and over the phone.

In the year to come, your credit union will strive to become an even greater asset to our members and potential members, as well as the communities in which we impact, but to do so we need your help. Use the credit union for your financial needs. Whether you're buying a new car, new furniture, rv, boat, or paying for some home repairs and updates, Champion Credit Union is your credit union, please use it for all of your financial needs.

To my fellow Directors, I would like to thank you for your service, it has been a pleasure serving with you.

Thank you for your support.

Terry Benton, Chairman

Treasurer's Report

Wow! What a year we have had! I am sure we are all glad that 2020 is behind us and we look forward to a time when COVID is not a concern. We finished 2020 with 6,223 members, total loans were \$21,349,710.03, total shares were \$58,762,419.20, assets were \$66,256,157.79, and net worth was \$7,243,870.73. Your credit union remains safe, sound, and secure. Our capital ratio (Net Worth to Assets) was 10.93%, which exceeds the amount required by regulation. For added protection, the National Credit Union Administration (NCUA), a U.S. Government Agency, insures your credit union shares to at least \$250,000.

The past year has certainly been a challenge and those challenges will continue into 2021. Interest rates are at historic lows and federal stimulus dollars have injected cash into the marketplace causing even lower deposit rates. This additional cash means the yield on investments will decrease and will create a negative impact on earnings.

The good news is that loan rates are exceptionally low and now is a great time to borrow money from your credit union, whether it be for a new house, new or new to you car, motorcycle, boat, or rv, the credit union has very attractive loan rates. Are you thinking of remodeling your house or do you want to consolidate some high interest credit cards? The credit union can help with a home equity loan or a debt consolidation loan. Contact any member of our lending services staff for more information or to apply for a loan.

As we continue to navigate the COVID world, your credit union has many remote services products including: Virtual Branch, Downloadable App featuring Remote Deposit Capture, Card Management Apps for both Debit Cards and CCU Platinum Rewards Visa Credit Cards and Digital Wallets.

With Virtual Branch you can access your statements electronically with eStatements. You can pay bills online with our Bill Pay product. With Person to Person or P2P you can send funds to anyone using their email address or mobile number. Account to Account or A2A functionality will let you send funds to an account you have at another financial institution.

With our downloadable app you can now deposit checks into your account by simply taking a picture within the app and clicking deposit. Make a deposit anywhere at anytime. Visit the Apple App Store or Google Play to download the app.

For the Debit Cards, you can set up your MasterCard MasterMoney Debit Card in your phone's digital wallet. Once completed, you can use your digital wallet instead of pulling out your card. At many merchants all you need to do is swipe your phone and the purchase is made. To help manage your debit card, we have the CardValet App. With CardValet, once you register your Debit Card, you can view transactions as they post, turn your card on or off if lost or stolen, set alerts, view your balances, and more.

You can also add your CCU Platinum Rewards Visa Credit Card to your phone's digital wallet and use your phone in a touch free environment. To help you manage your credit card transactions and notifications we have SecurLock Equip available. SecurLock can be downloaded from your phone's app store.

As a reminder, your credit union provides share draft (checking) accounts with no monthly maintenance charge and up to two "boxes" of share drafts at no direct cost to our members per year. A surcharge free ATM network is provided for our members use, as well as a shared branching network, and our three branch offices.

Your credit union depends on you – "the member" and we are committed to providing you a full range of services while maintaining financial stability. We encourage you to utilize the products and services of your credit union and recommend your credit union to others.

For more information on any of our products or services please feel free to contact a credit union staff member.

Thank you for the opportunity to serve you and thank you for your support of Champion Credit Union. It's your credit union and it's where you belong!

Steven M Grindle, Treasurer

Statement of Financial Condition

	<u>December 31, 2020</u>	<u>December 31, 2019</u>
ASSETS		
Loans to Members	\$21,349,710.03	\$24,099,168.77
Allowance for Loan Losses	(\$194,935.93)	(\$163,431.23)
Cash	\$1,080,815.50	\$909,848.69
Overnight and Corporate One Federal Credit Union	\$5,037,593.58	\$3,311,744.73
Investments	\$34,762,022.90	\$23,109,914.24
NCUA Share Insurance	\$535,362.92	\$458,259.84
Building & Improvements	\$1,585,253.88	\$1,662,522.24
Furniture, Fixtures, & Equipment	\$171,941.97	\$118,863.39
Prepaid & Deferred Expenses	\$29,159.76	\$20,003.15
Other Assets	\$1,899,233.18	\$523,675.66
TOTAL ASSETS	<u>\$66,256,157.79</u>	<u>\$54,050,569.48</u>
LIABILITIES & EQUITY		
Accounts Payable	\$1,014,291.86	\$1,072,192.33
Shares	\$32,479,915.54	\$25,222,934.23
Money Management Shares	\$6,406,556.32	\$5,380,217.23
Club Shares	\$766,810.01	\$746,833.43
Share Drafts	\$14,785,852.18	\$10,873,889.01
Share Certificates	\$1,677,738.55	\$1,457,752.72
IRA Accounts	\$2,645,546.60	\$2,722,616.81
Undivided Earnings (Note 3)	\$5,162,462.25	\$5,207,577.16
Equity From Merger (Note 6)	\$833,808.48	\$833,808.48
Other Comprehensive Income (Note 2)	(\$764,424.00)	(\$714,851.92)
Statutory Reserves (Note 3)	\$1,247,600.00	\$1,247,600.00
TOTAL LIABILITIES & EQUITY	<u>\$66,256,157.79</u>	<u>\$54,050,569.48</u>
INCOME		
Interest on Loans	\$969,416.43	\$1,169,108.58
Refunds to Borrowers	\$0.00	\$0.00
Investment Income	\$623,059.13	\$640,226.44
Fee Income	\$237,883.96	\$328,480.93
Other Income	\$495,470.68	\$475,959.76
GROSS INCOME	<u>\$2,325,830.20</u>	<u>\$2,613,775.71</u>
EXPENSES		
Employee Compensation	\$688,459.50	\$650,004.68
Employee Benefits (Note 2)	\$242,777.75	\$210,484.27
Travel & Conference	\$38.51	\$297.56
Association Dues	\$16,816.67	\$16,417.81
Office Occupancy	\$179,805.90	\$163,138.77
Office Operations	\$218,534.98	\$226,995.76
Education and Promotion	\$43,547.92	\$41,553.41
Loan Service	\$23,358.23	\$101,806.77
Professional & Outside Services	\$802,172.84	\$847,270.12
Member Insurance	\$29,115.63	\$31,447.57
Operating Fees	\$12,422.00	\$14,252.00
Annual Meeting	\$7,200.00	\$6,825.00
Provisions for Losses	\$26,000.00	\$26,746.38
Other Operating Expenses	\$60,681.02	\$59,827.15
TOTAL EXPENSES	<u>\$2,350,930.95</u>	<u>\$2,397,067.25</u>
Total Interest/Dividend Expense	\$77,412.20	\$72,058.56
Gain/(Loss) on Sale of Assets		\$0.00
Goodwill from Merger	\$0.00	\$0.00
Other Non-Operating Income	\$57,398.04	\$3,756.00
NET INCOME	(\$45,114.91)	\$148,405.90
Transfer to (from) Undivided Earnings	(\$45,114.91)	\$148,405.90

Notes to Statement of Financial Condition December 31, 2020

Note 1: Nature of Business and Significant Accounting Policies

Nature of Operations: Champion Credit Union, Inc. was chartered 1942. The Credit Union holds savings deposits and provides loans to employees and family members of Champion Spark Plug Company, as well as communities and select groups within Lucas County, Ohio and surrounding areas. Select groups share a common bond of employment, association, or community. Membership is also extended to those individuals with household relationships to members.

Investments: The credit union follows an accounting standard which requires certain investment securities to be carried at fair value.

Loans to Members and Allowance for Loan Losses: Loans are stated at the amount of unpaid principal. Interest on member loans is recognized over the term of the loan and is calculated using the simple interest method on principal amounts outstanding.

The Allowance for Loan Losses is established through a Provision for Loan Losses charged to operational expenses. Loans are charged against the Allowance for Loan Losses when management believes that the collection of the principal is unlikely. The allowance is an amount that management believes will be adequate to absorb potential losses on existing loans that may become not collectible, based on evaluations of the ability to collect loans and prior loan loss experience.

Accrual of interest is discontinued on a loan based on a formula prescribed by the regulatory agencies predicted on historical loan-loss trends.

Deposit in NCUSIF: Champion Credit Union, Inc. is required to maintain a deposit with the National Credit Union Share Insurance Fund based upon a formula prescribed by the National Credit Union Administration. The deposit may be adjusted on an annual basis. Earnings are not guaranteed and are contingent on fund management.

Depreciation: Property and equipment are stated at cost, less accumulated depreciation. Depreciation and amortization are accumulated on a straight-line basis over the estimated economic useful life of the related asset.

Members' Share (Savings) Accounts: Members' shares are subordinated to all other liabilities of the credit union upon liquidation. Interest on members' share (savings) accounts is based on available earnings at the end of an interest period and is not guaranteed by the credit union. Interest rates on members' share (savings) accounts are set by the Board of Directors, based on an evaluation of current and future market conditions.

Income Taxes: The credit union is exempt, by statute, from federal income taxes and state corporate business tax.

Note 2: Employee Benefits

The credit union provides employees with a wide range of employee benefits. A number of the programs, such as; Social Security, Medicare, Workers Compensation, and Unemployment Insurance cover all employees in the manner prescribed by law. Other employee benefits which are provided to eligible employees, include (but are not limited to); vacation benefits, personal or sick day benefits, holiday benefits, life insurance, long-term disability insurance, and retirement plans.

Retirement Plans: Champion Credit Union, Inc. has a money purchase defined benefit pension plan and 401(k) retirement plan covering all eligible employees. Employees become eligible upon reaching a certain age and working a minimum number of hours during the year. Employees become fully vested after five (5) years of service. Champion Credit Union contributes a percentage of employees' eligible compensation to the plan each year. Champion Credit Union established the defined benefit pension plan in September 1974 and a 401(k) pension plan in January 1997. Both plans cover substantially all employees. In 2019, the 401(k) employer match expense was \$14,907.58 and in 2020, the 401(k) employer match expense was \$16,645.33. The actual funding status of the defined benefit pension plan is reflected on the balance sheet as a net asset or liability. Previously unrecognized items are brought to the balance sheet as "Other Comprehensive Income", which is a component of equity.

Note 3: Members' Equity: Champion Credit Union, Inc. is required by regulation to maintain a Statutory Reserve. This Reserve, which represents a regulatory restriction of members' equity (Undivided Earnings), is not available for the payment of dividends.

Note 4: Commitments and Contingent Liabilities: The credit union grants lines of credit in the ordinary course of business to members who qualify. Outstanding unused lines of credit as of December 31, 2020, are as follows:

Overdraft Line of Credit Loans	\$ 277,982
Credit Card Loans	\$ 3,396,462
Home Equity Loans	\$ 1,659,632
Overdraft Protection Program Commitments	\$ 1,567,951
TOTAL	\$ 6,902,027

These amounts are not reflected on the Credit Union's financial statements.

Note 5: Related Party Transactions: As members of Champion Credit Union, Inc., certain employees and officials maintain share and loan accounts. All transactions on these accounts are done in the ordinary course of business and are done at normal and customary rates and terms.

Note 6: Business Combination: In October 2018 the credit union completed a merger with Toledo Postal Employees Credit Union. As a result of this merger the credit union expects to be better positioned to serve the financial needs of its members. The business combination was by mutual agreement. The equity from that merger is included in Undivided Earnings but listed separately.

Supervisory Audit Committee Report

During the past year, the Supervisory Audit Committee performed periodic examinations of credit union records. The examinations consisted of a test of the accounting records and other office statements that were considered necessary. The committee also performed an individual shareholder account verification at the end of the fourth quarter of 2020.

It is the responsibility of the Supervisory Audit Committee to audit all functions of the credit union. In 2020, the Supervisory Audit Committee retained the services of William Arvo, CPA, to assist with the audit functions. The committee believes that by utilizing a Certified Public Accounting firm, which specializes in credit union audits, the Supervisory Audit Committee's responsibility has been fulfilled. The audit conducted by William Arvo, CPA was a year end audit, which included examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements at that time. The audit also included an investment verification. An audit confirmation letter from William Arvo, CPA is included in this report for membership review.

Included within the annual report is a Statement of Financial Condition for December 31, 2019 and December 31, 2020, for membership review. The preparation of these financial statements are the responsibility of credit union management.

In our opinion, the financial statements present fairly, in all material respects, the financial position of Champion Credit Union, Inc. and are in conformity with accounting principles generally accepted in the United States of America.

Larry Shartzter, Chairman

Marcine Helmier

Jean Huener

Judy Spade



**Financial
Standards
Group, CPA LLC**

PMB 377
31408 Harper Ave.
St. Clair Shores, MI
48082
(248) 467-4879

March 30, 2021

Attn: Board of Directors
Champion Credit Union, Inc.
Toledo, OH 43537-9580

We have performed and completed an audit of the financial statements of Champion Credit Union, Inc. as of December 31, 2020, and have issued the final reported dated March 30, 2021. Our audit report on these financial statements reads as follows:

We have audited the accompanying financial statements of Champion Credit Union, Inc. which comprise the statements of financial condition as of December 31, 2020, and the related statements of earnings and statements of comprehensive income, changes in members' equity, and cash flows for the fourteen months then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal controls relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the entity's internal controls. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall financial statements presentation. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Champion Credit Union, Inc. as of December 31, 2020, and the results of its operations and its cash flows for the fourteen months then ended in accordance with accounting principles generally accepted in the United States of America.

Please feel free to contact me by phone: 248-467-4879 or by email: barvo@financialstandardsgroup.com for any questions regarding my audit. I encourage questions and participation by the Board of Directors and Supervisory Committee.

Sincerely,

William Arvo, CPA
Financial Standards Group CPA LLC

Credit Committee Report

The Credit Committee meets each month to fulfill its responsibility of reviewing all loans granted by the credit union. Loans are reviewed to verify compliance with the loan policies and resolutions approved by the Board of Directors.

During 2020 the Credit Committee reviewed 498 loan applications, totaling \$7,247,107, which were approved by the loan officers. Also reviewed were 37 Visa credit card applications totaling \$71,500. This is a grand total of 535 approved applications totaling \$7,318,607. This is an average of \$609,884 in loans approved monthly.

The credit union offers competitive interest rates and will consider loan applications for any worthwhile purpose. Loan applications can be made at a credit union office, by mail, by telephone, via the credit union website, and even through area auto dealerships. The credit union also offers Platinum Rewards Visa credit cards with no annual fee and if the balance is paid within the grace period, no finance charges. Any credit union member is eligible to submit a loan application and all information is handled in strict confidence.

When you are considering a loan or a credit card, please contact any credit union office and ask a member of our lending services staff to compare the rates, rebates, terms, and benefits of a Champion Credit Union loan product to other loans you may be considering. As members, we are the future of our credit union. Borrowing from our credit union helps to ensure we continue to receive the competitive rates, great products and services, and personal service we have come to expect. The credit union is here to serve you, the staff would be happy to compare and help you make the best decision on which loan is the best option for you.

Joseph Czop, Chairman

David Beisel

Benny Rutherford

Nominating Committee Report

The Nominating Committee of Champion Credit Union, Inc. submits the following as candidates for the Board of Directors and Credit Committee.

BOARD OF DIRECTORS CANDIDATE BIOGRAPHIES

JOHN EISENHAUER

Mr. Eisenhauer has been a credit union member since 1962. He has been a member of the Board of Directors since 2009 and has served as both Vice-Chairman and Chairman. Mr. Eisenhauer was a member of the Credit Committee for three (3) years before being elected to the Board of Directors. Mr. Eisenhauer earned an Associates Degree in Management Technology from the University of Toledo. He retired from Champion Spark Plug Company in 1991 after 30 years of service. He recently retired from Washington Local Schools with 12 years as a School Bus Driver. Mr. Eisenhauer is a U.S. Navy Veteran. He is married, has four (4) children and seven (7) grandchildren, three (3) step-children and three (3) step-grandchildren. (Incumbent)

STEVEN GRINDLE

Mr. Grindle graduated from the University of Toledo in 1988 with a Bachelor of Business Administration Degree. He has been employed at Champion Credit Union since 1985 and is currently President/CEO. Mr. Grindle has served on the Champion Credit Union Board of Directors since 1996 and currently serves as Treasurer. Mr. Grindle is active within the credit union community and currently serves as Chair of the Northwest Ohio Credit Union Outreach Alliance. Mr. Grindle is married and has two (2) children. (Incumbent)

AKRAM YOUSSEF

Mr. Youssef has been a credit union member since 2008. Mr. Youssef holds a Masters in Business Administration, a Bachelors in Organizational Development, and an Associates in Electrical Engineering. He is president of his own corporation since 1995 (New Horizons Management Group, Inc.) which engages in commercial general and mechanical commercial contracting. Mr. Youssef also engages real estate investments in commercial and residential since 1989. Mr. Youssef is married with 2 boys and 3 step kids.

CREDIT COMMITTEE CANDIDATE BIOGRAPHIES

David Beisel

Mr. Beisel has been a credit union member since 1976. Formerly with Toledo Postal Employees Credit Union, he served on the Board of Trustees from 2013 until its merger with CCU in 2018. Mr. Beisel is a lifelong resident of Toledo, graduating Whitmer High School in 1969. He retired from the United States Postal Service after 40 years as a Letter Carrier in 2010. Mr. Beisel has served as President of Chapter 226 of NAREE (National Active and Retired Federal Employees) and has served on the Boards of Unity of Toledo Spiritual Center and the Association of Two Toledos. Mr. Beisel has served on the Credit Committee since 2020. (Incumbent)

Some Of Your Credit Union Services and Benefits

- ◆ **Vehicle Loans** - Your best choice for competitive rates on new and used vehicles
- ◆ Motorcycle Loans - Same great rates as new and used vehicles
- ◆ Personal Loans - For any worthwhile purpose
- ◆ Consolidation Loans - Consolidate several payments into one easy payment
- ◆ Home Equity Lines of Credit - Let your home work for you
- ◆ Recreational Vehicle Loans
- ◆ Boat Loans
- ◆ Platinum Rewards Visa Credit Cards - No annual fee and Scorecard Rewards
- ◆ Virtual Loan - Apply online for a competitive rate CCU loan
- ◆ Sallie Mae Smart Options Student Loan - Smart options for college students
- ◆ Overdraft Lines of Credit - Protection when you need it
- ◆ Mortgage Loans - First Mortgages and Land Loans
- ◆ Debt Protection - Life, Disability, Involuntary Unemployment, GAP, & Mechanical Repair Coverage
- ◆ Shared Branching Service - Access your CCU account where you see the shared branching logo
- ◆ CCU App - Account information and access optimized for your mobile device
- ◆ Mobile Deposit Capture - Using the CCU App, make a check deposit from anywhere, anytime
- ◆ Virtual Branch - Online access to all your CCU accounts
- ◆ Card Valet - Manage your debit card from wherever you are using your mobile device
- ◆ SecurLOCK- Manage your CCU Rewards Visa from wherever you are using you mobile device
- ◆ eStatements - Get your statements fast and easy, the paperless way
- ◆ Bill Payment Service - Easy and convenient way to pay your bills
- ◆ Cashiers Checks / Official Checks / Money Orders
- ◆ Members Financial Services - Financial planning help for all members
- ◆ Share (Savings) Accounts - Regular, Holiday, Vacation, or whatever your savings needs call for
- ◆ Share Draft (Checking) - Dividend bearing, no monthly service fees
- ◆ Young Savers Club and Youth Share Certificates - Something special for our young savers
- ◆ Money Management Account - Tiered rate account means more yield and less tie up
- ◆ MasterCard ATM/Debit Card & Automated Teller Machines
- ◆ Individual Retirement Accounts - Traditional and Roth
- ◆ Coverdell Education Savings Accounts - Save for education expenses
- ◆ Share Certificates - A variety of terms with great dividend rates
- ◆ Audio Response - 24-hour account access via telephone
- ◆ Direct Deposit - The most secure way to deposit your money
- ◆ Discount Amusement Park, Toledo Zoo, and Cinema Tickets
- ◆ Visa Gift Cards and Reloadable Visa Pre-paid Cards
- ◆ Signature Guarantees - Only for CCU members
- ◆ Notary Services - Free of charge to members
- ◆ **MUCH MORE!**

CHAMPION

CREDIT UNION, INC.

IT'S WHERE YOU BELONG!

Three Locations to Serve Members

Main

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

Sylvania

7525 Sylvania Avenue
Sylvania, OH 43560

South

1347 South Detroit Avenue
Toledo, OH 43614

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 / Bill Pay / Virtual Loan / Branded App / Card Valet

www.ChampionCU.org

Your savings federally insured up to \$250,000

NCUA

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

