

CCU Spark

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

December 2020

Rebate or 0%???



The 0% rate you keep hearing about sounds really great, but did you know that it or other special rates offered by vehicle manufacturers may not always be the best choice for you? Many times, there are rebates or other incentives that you can choose to take instead of the special financing. Let's compare what CCU found out about that so called great rate of zero!

Let's compare!

2021 Dodge Charger for 36 months

<u>CCU</u>		<u>Dealer</u>
\$36,880.00	Vehicle Cost	\$36,880.00
\$3,000.00	Rebate/Allowances Available	\$0.00
\$33,880.00	Amount Financed	\$36,880.00
2.95%	Annual Percentage Rate*	0.00%
\$984.47	Monthly Payment	\$1,024.45
\$35,440.58	Total Repayment (including interest)	\$36,880.00

You save almost \$40.00 each month on your payment and you save an additional \$1,439.42 in total repayment when you choose the rebate and finance at CCU!

That savings doesn't even include any fees or pre-payment penalties you may be charged when you finance your vehicle with the "special financing rate" through the dealers. CCU doesn't charge you if you pay your loan off early, we are here to help you achieve your financial best! CCU's lending staff would be happy to help you compare your financing options or even begin your loan application for you. Pre-approvals are available and applying is easy. Apply in person at any CCU office, by phone (419) 407-4140 option 6, or apply online at www.ChampionCU.org today!

*Credit approval applies to all loans. Actual rate and term are based on individual member's credit worthiness, amount financed, and collateral being offered. Payment shown is with lowest available rate. 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.

We're looking for a few good members...



Champion Credit Union currently has positions on the Supervisory Audit Committee available.

The Supervisory Audit Committee typically meet once per month. If you are interested in volunteering, contact Steve at (419)-407-4140 ext 220 or via email at Steve@ChampionCU.org.

Have You Tried These Great New CCU Services?

Card Valet

Turn your CCU MasterCard Debit Card on or off, set controls, alerts, view balances, and view card transactions as they happen! Download the CardValet App from the Apple® app store or Google Play™ and follow the steps to register your debit card.

CCU Platinum Rewards Visa and MasterCard Debit Card Tokenization

Enroll your CCU Platinum Rewards Visa Credit Card and MasterCard Debit 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!

Mobile Deposit Capture

As part of the Touch Banking App, Mobile Deposit Capture allows you to use your smartphone to take an image and upload an item for deposit. Make mobile deposits anywhere, anytime!

Coming Soon

Updated Downloadable App

An updated downloadable app that allows you to access your CCU accounts will soon be available in the Apple® App Store or Google Play™

CHAMPION CREDIT UNION SCOREBOARD

As of November 30, 2020

Members	6,228
Total Assets	\$64,947,326
Total Shares	\$57,113,497
Total Loans	\$21,713,531
Total Equity	\$ 6,626,315

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



Equal Housing
OPPORTUNITY



AMERICA'S CREDIT UNIONS™

Where people are worth more than money.™

CCU Calendar

Monday, January 18, 2021

The credit union will be closed for staff training

Monday, February 15, 2021

The credit union will be closed for staff training



79th Annual Meeting

Due to the Covid-19 Pandemic, the 79th Annual Meeting is being moved tentatively to April 3, 2021.

Watch for updates on location, date and time at www.ChampionCU.org or in the monthly CCU FYI.



Buried by Mounting Bills?

Our Lending Staff is Here to Rescue you!

Combine your high-interest debt into one low monthly payment. Consolidating debt into a single payment can make it easier to eliminate. A personal debt consolidation loan can give you access to the money you need to keep debt from piling on.



Apply by phone
(419) 407-4140
online

www.ChampionCU.org or at
any branch location today!

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 0.05%**

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%**

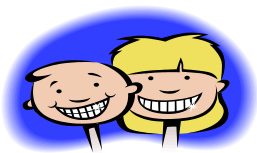
Free checks & NO monthly fee!

Money Management

Yields as high as 0.25%**

More yield & more flexibility

Rates are effective 01/01/2021 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



Champion Chatter

A special section for Champion Credit Union's young savers

2020—Another Great Year For CCU Young Savers!

Happy New Year Young Savers! 2021 marks the beginning of another year for the Champion Credit Union Young Savers Club. Lost cards or cards that are not stamped each month and surrendered with the last deposit in December, could result in the loss of your bonus deposit. New cards will be mailed to existing club members. If you are 17 or under and aren't a member of the CCU Young Savers Club; you can still join but don't wait! Join the club in January so you can be eligible for your bonus deposit next December. Just remember to have your card stamped each month when you make a deposit. Watch future issues of the Champion Chatter for cool club activities and have a great year CCU Young Savers!

Let it snow!

- BLIZZARD
- COAT
- COLD
- DECEMBER
- EARMUFFS
- FEBRUARY
- FIREPLACE
- FLURRIES
- FROZEN
- GLOVES
- HOT CHOCOLATE
- ICE
- ICE SKATES
- ICICLE
- JANUARY
- MITTENS
- SCARF
- SHOVEL
- SLED
- SLUSH
- SNOWBALL
- SNOWFLAKE
- SNOWMAN
- SWEATER
- WINTER

