

Ccu Spark

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

December 2021

What does getting your next loan at CCU do for you?



I'd like a loan that leaves me more money, less stressed, and gives me peace of mind on the side, please!

- With CCU's great rates, you'll generally pay less interest and have more money left in your account each month.
- Since your account is already at CCU, you can set your payments to automatically transfer so making the payment is one less thing you need to do.
- Electronic applications and closings available on most consumer loans so you can apply and sign on your time, wherever you are and whenever you want.
- Local personal service- We're here for you. The lending staff can compare options to help find what fits your needs the best. Plus if there's ever an issue, a CCU staff member will be there to assist you.
- Variety of loans to meet all of your needs— No need to spend time trying to find a lender, whether you are looking to purchase a vehicle, rv, or boat, buy or refinance a house, consolidate debt, take a well deserved vacation, etc...CCU has a variety of loans to meet all of your needs.

For more information or to apply today, call 419-407-4140, stop in, or visit us online at www.ChampionCU.org

Credit approval applies to all loans. Actual rate and term are based on individual member's credit worthiness, amount financed, and collateral being offered. 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.

80th Annual Meeting

Champion Credit Union's 80th Annual Meeting will be held Saturday, April 2, 2022 at the Graystone Banquet Hall in Perrysburg, OH.

CCU is excited to have Wally & The Beavs joining us as our entertainment this year! Wally & The Beavs are an Ohio band known for strong vocal harmonies paired with a brassy horn section, and a little bit of comedy thrown in. The band performs an eclectic mix of music including popular Motown and Classic Rock music.

Dinner, entertainment, soft drinks, beer, wine, and alcohol are included in your ticket price.

Doors will open at 6:00 pm, dinner begins at 6:30 p.m., business meeting at 7:30 p.m. and the live music will begin following the business meeting. Prize drawings will also take place throughout the evening entertainment.

Tickets will go on sale in February, watch the CCU website at www.ChampionCU.org or the monthly FYI for more information.

If you prefer to only attend the business meeting, admission to the business meeting only, is free to members.



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

Champion Credit Union will have three positions available on the Board of Directors and one position on the Credit Committee that will be open for election at the 2021 Annual Meeting on April 2, 2022.

The Board of Directors and Credit Committee each meet once per month. If you are interested in volunteering for any of these positions, contact any member of the Nominating Committee or credit union staff member.



CHAMPION CREDIT UNION SCOREBOARD

As of November 30, 2021

Members	5,951
Total Assets	\$74,165,838
Total Shares	\$66,454,741
Total Loans	\$19,498,993
Total Equity	\$ 6,262,145

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 17, 2022

The credit union will be closed for staff training

Monday, February 21, 2022

The credit union will be closed for staff training

Saturday, April 2, 2022

CCU's 80th Annual Meeting at the Graystone Banquet Hall in Perrysburg

Friday, April 15, 2022

IRS Tax Deadline. Visit the Turbo Tax link on the CCU home page at www.ChampionCU.org for a special offer and file your taxes before the deadline!

Friday, April 29, 2022

The Ohio Credit Union Foundation video scholarship applications are due. Contact a CCU office or the Champion Chatter Section of this Spark for more details



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 at

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 **1.95%***

73 to 84 months as low as **2.45%***

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 **4.14%***

121 to 180 months as low as **5.14%***

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

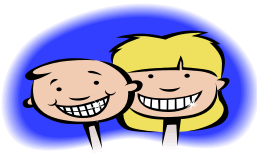
Yields as high as 0.20%**

More yield & more flexibility

Rates are effective 12/21/2021 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

2021—Another Great Year For CCU Young Savers!

Happy New Year Young Savers! 2022 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!

Student Video Scholarship

The Ohio Credit Union Foundation is offering Ohio undergraduate credit union members the opportunity to apply for one of three scholarships (\$5,000, \$2,500 & \$1,000) by creating an interactive 1 to 2½-minute video answering the following scholarship question:

How Can Credit Unions Attract Younger Members?

Video entries can be edgy, funny, bold, simple, serious – or anything in between. Entries will be judged on the accuracy of information presented, effectiveness in addressing the scholarship question, and originality.

The Video Scholarship begins on Tuesday, Feb. 1, 2022, and ends Friday, April 29, 2022. All video entries must be submitted via the Foundation's website, www.OhioCreditUnionFoundation.org by Friday, April 29, 2022, at 11:59:59 p.m. EDT. Video finalists selected by a judging panel, will appear on the website and the scholarship winner will be announce on May 25, 2022.

Eligibility

Applicants must be a member of an Ohio-based credit union who is in good standing and currently attends, or has been accepted to attend an accredited college or university, in pursuit of an undergraduate degree may apply. Proof of acceptance/enrollment will need to be submitted upon request.