



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

December 2022

# 81st Annual Meeting

## Saturday, April 22, 2023

Champion Credit Union's 81st Annual Meeting will be held Saturday, April 22, 2023 at the Monclova Community Center, in Monclova, OH.

CCU is excited to have both live and DJ'd music for this year's entertainment. Joining us during dinner is Jazz Duet, Breezin', with DJ AJ providing music to get you up and on the dance floor after the meeting has concluded.

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

Doors will open at 5:00 pm, dinner begins at 5:30 p.m., business meeting at 6:30 p.m. and the entertainment will begin following the business meeting. Prize drawings will also take place throughout the evening entertainment.

Tickets are only \$15.00 each and will go on sale February 1, 2023. Seating is limited so don't wait! Purchase tickets at any CCU branch office, or simply fill out the reservation form and return to any CCU branch.

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

### **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.

# 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](http://www.ChampionCU.org)  
or at any branch location  
today!



**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 Annual Meeting on April 22, 2023.

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, 2022

Members	5,824
Total Assets	\$74,255,554
Total Shares	\$66,639,383
Total Loans	\$22,185,868
Total Equity	\$ 7,029,119

## 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.™

# CCU Calendar

**Wednesday, February 1, 2023**

Tickets go on sale for the 81st Annual Meeting. Seating is limited, so don't wait!



**Monday, February 16, 2023**

The credit union will be closed for staff training

**Monday, April 17, 2023**

IRS Tax Deadline. Visit the Turbo Tax link on the CCU home page at [www.ChampionCU.org](http://www.ChampionCU.org) for a special offer and file your taxes before the deadline!

**Saturday, April 22, 2023**

CCU's 81st Annual Meeting at the Monclova Community Center in Monclova, OH.

**Friday, April 28, 2023**

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

## Have You Tried These Great CCU Electronic 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.

### Mobile Deposit Capture via CCU App

CCU has an app that allows you to access your CCU accounts. Download from the Apple® App Store or Google Play™ Once you've downloaded the CCU 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!

### SECURLOCK

Turn your CCU Platinum Rewards Visa Credit Card on or off, set alerts, controls, and view card transactions as they happen!

Download the SECURLOCK™ Equip App from the Apple® app store or Google Play™ and follow the steps to register your CCU Platinum Rewards Visa Credit Card.

## CCU Rate Snapshot

### LOANS

#### ANNUAL PERCENTAGE RATE (APR)

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

72 months or less **as low as 4.45%\***

73 to 84 months **as low as 4.95%\***

#### **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 6.64%\***

121 to 180 months **as low as 7.64%\***

#### **Personal Loans**

Variable Terms **as low as 8.74%\***

#### **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**

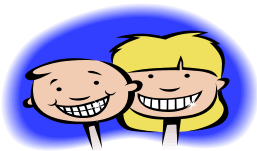
**Yields as high as 0.50%\*\***

*More yield & more flexibility*

*Rates are effective 1/01/2023 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

## 2022—Another Great Year For CCU Young Savers!

Happy New Year Young Savers! 2023 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!

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## 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 does your credit union support the local community?*

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 Wednesday, Feb. 1, 2023, and ends Friday, April 28, 2023. All video entries must be submitted via the Foundation's website, [www.OhioCreditUnionFoundation.org](http://www.OhioCreditUnionFoundation.org) by Friday, April 28, 2023, 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 announced.

## 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.