



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

December 2024

83rd Annual Meeting

Saturday, April 12, 2025

Champion Credit Union's 83rd Annual Meeting will be held Saturday, April 12, 2025 at the Bunker Bar Banquet Hall located at 1950 S Eber Rd. Holland, OH 43528.

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 pm, business meeting at 6:30 pm 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 3, 2025. 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
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 12, 2025.

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, 2024

| | |
|--------------|--------------|
| Members | 5,681 |
| Total Assets | \$71,226,626 |
| Total Shares | \$63,219,312 |
| Total Loans | \$25,576,629 |
| Total Equity | \$ 7,118,664 |

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

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 20, 2025

The credit union will be closed for staff training

Monday, February 3, 2025

Tickets go on sale for the 83rd Annual Meeting. Seating is limited, so don't wait!

Monday, February 17, 2025

The credit union will be closed for staff training

Tuesday, April 15, 2025

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

Saturday, April 12, 2025

CCU's 82nd Annual Meeting at the Bunkers Bar Banquet Hall in Holland, OH.



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 5.49%***

73 to 84 months **as low as 5.99%***

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 7.39%***

121 to 180 months **as low as 8.39%***

Personal Loans

Variable Terms **as low as 9.74%***

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

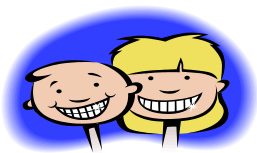
Yields as high as 2.78%**

More yield & more flexibility

Rates are effective 1/1/2025 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

2024—Another Great Year For CCU Young Savers!

Happy New Year Young Savers! 2025 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

