



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

December 2025

Drive Your Dreams for Less!

We're excited to announce **new, lower car loan rates** designed to help you hit the road with confidence and savings. Rates now as low as **4.74% APR*** on auto loans!

Whether you're buying new, upgrading your ride, or refinancing your current loan, now is the perfect time to take advantage of these incredible rates.

Why choose us?

- Competitive rates as low as **4.74% APR***
- Flexible terms to fit your budget
- Fast and easy application process
 - Local service you can trust

Don't wait—your dream car is closer than ever!

Apply today and start saving.



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

** APR= Annual Percentage Rate. 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.

84th Annual Meeting

Saturday, April 25, 2026

Champion Credit Union's 84th Annual Meeting will be held Saturday, April 25, 2026 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 17, 2026. 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.



**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 25, 2026.

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, 2025

Members	5,486
Total Assets	\$71,769,310
Total Shares	\$64,393,462
Total Loans	\$24,579,073
Total Equity	\$ 7,724,669

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 19, 2026

The credit union will be closed for staff training

Monday, February 16, 2026

The credit union will be closed for staff training

Tuesday, February 17, 2026

Tickets go on sale for the 84th Annual Meeting. Seating is limited, so don't wait!

Wednesday, April 15, 2026

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 25, 2026

CCU's 84th Annual Meeting at the Bunkers Bar Banquet Hall in Holland, OH.



CCU Rate Snapshot

LOANS

ANNUAL PERCENTAGE RATE (APR)

New and Used Vehicles /Motorcycles

72 months or less **as low as 4.74%***

73 to 84 months **as low as 5.24%***

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 1/1/2026 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

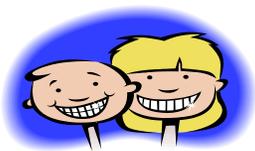
**Buried by Mounting Bills?
Our Lending Staff is Here
to Rescue you!**



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!



Champion Chatter

A special section for Champion Credit Union's young savers

2025—Another Great Year For CCU Young Savers!

Happy New Year Young Savers! 2026 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

