



## 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 6/15/2021 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*

# Auto Loans Rates

## As Low As

# 1.95% APR\*!

OUR LOAN RATES ARE SO HOT WE HAD TO KICK THE A/C INTO HIGH GEAR! TAKE ADVANTAGE TODAY BY APPLYING ONLINE AT [WWW.CHAMPIONCU.ORG](http://WWW.CHAMPIONCU.ORG) OR SCAN THE QR CODE BELOW BEFORE THESE HOT RATES MELT AWAY!\*



\*Applications also accepted by phone 419-407-4140 or at any Branch Location. APR=Annual Percentage Rate. Actual rate and term are based on individual member's credit worthiness, amount financed, and collateral being offered. Credit Approval applies to all loans. Other conditions or restrictions may apply. Contact a CCU Lending Staff Member 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.

**Friday, July 30, 2021**

Last day to apply for the Home Equity Loan special if you haven't already applied. Hurry in to get your application submitted today!

**Monday, September 6, 2021**

The credit union will be closed in observance of Labor Day.

**Monday, October 11, 2021**

The credit union will be closed for Staff Training.

**Thursday, November 11, 2021**

The credit union will be closed for Finance 101 at Sylvania Northview High School.

**Thursday, November 25, 2021**

The credit union will be closed in observance of Thanksgiving.



**CCU WANTS TO TURN YOUR DREAMS INTO A REALITY...  
ON THE HOUSE!**



Making your dreams a reality is easy with a CCU Home Equity Line of Credit. Take advantage of the equity in your home to make home improvements, consolidate high interest rate bills, purchase a new vehicle, pay for education, or finally take that dream vacation. Whatever your dreams... let your home work for you. Just call or visit any credit union location to begin the process.

CCU Home Equity Lines of Credit have a very low interest rate of prime plus 0%. That means the interest rate right now is a low 3.25% APR\*! To make it even better, the credit union does not impose annual fees, like some other lenders do. A home equity line of credit from your credit union may even save you money on your federal income taxes. Finance charges paid on home equity lines of credit may be tax deductible\*.

**Apply for a CCU Home Equity Line of Credit  
before July 31, 2021 and the closing costs\* are on us!**

Get your CCU Home Equity Line of Credit now and take advantage of low rates, no closing costs\* and great Champion Credit Union service!

\*APR=Annual Percentage Rate. Home Equity Line of Credit rates are variable and based on the prime rate published in the Wall Street Journal. Champion Credit Union will pay up to \$800.00 in closing costs on Home Equity Lines of Credit. A minimum advance of \$10,000.00 must be done within six (6) months of closing date to qualify for no closing cost promotion. Maximum combined loan to value can not exceed 80%. Consult with your tax advisor for your specific tax deductibility options. Credit approval applies to all loans.

# 79th Annual Meeting

Champion Credit Union held its 79th Annual Meeting Virtually on April 28, 2021. Three positions on the Board of Directors, as well as one position on the Credit Committee were filled. Congratulations to the following individuals who will serve in the interest of CCU members:

## Board of Directors

Terry Benton, Chairman  
David Bobak, Vice Chairman  
Rosalie Sneider, Secretary  
Sheryl Birch  
Judy Buck  
John Eisenhower  
Jill Siebert  
Akram Youssef

## Supervisory Audit Committee

Larry Shartzter, Chairman  
Judy Spade

## Credit Committee

Joseph Czop, Chairman  
David Beisel  
Benny Rutherford

## We're looking for a few good members



CCU currently has volunteer positions (unpaid) on the Supervisory Audit Committee available.

The Supervisory Audit Committee typically meet once per month. If you are interested in volunteering for any of these positions, contact Steve Grindle or Jennifer Ahern at (419) 407-4140

## Have You Tried Mobile Deposit Capture?

Mobile Deposit Capture will allow you to use your smartphone to take an image and upload an item for deposit. Make mobile deposits anywhere, anytime!

Click the link on the home page at [www.ChampionCU.org](http://www.ChampionCU.org) for more information and directions.

## CHAMPION CREDIT UNION SCOREBOARD

As of May 31, 2021

|              |              |
|--------------|--------------|
| Members      | 6,221        |
| Total Assets | \$73,461,727 |
| Total Shares | \$65,899,240 |
| Total Loans  | \$19,342,905 |
| Total Equity | \$ 6,469,361 |

## 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



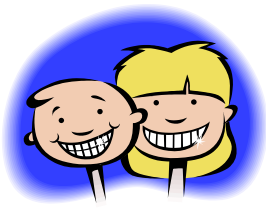
Equal Housing  
OPPORTUNITY



## AMERICA'S CREDIT UNIONS™

Where people are worth more than money.™





# Champion Chatter

A special section for Champion Credit Union's young savers

We're halfway through the year and the CCU young savers are doing a great job saving. We love to see our young savers making deposits into their account so they can receive their bonus deposit in December. CCU young savers know it is really cool to save and watch their money grow. If you haven't joined the Young Savers Club yet, just ask any CCU staff member for details on joining. We would love to have you join the club! Keep cool this summer and keep saving in your Champion Credit Union Young Savers Club account. Don't forget to have your young savers card stamped each month so you can get your bonus deposit in December.

You've waited all year for it and it is finally here! Summer!!!  
If you're looking for something to do, join Champ the Chimp in a game of I Spy!



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|---|--|---|--|---|--|---|--|---|--|---|--|---|--|---|--|---|--|---|--|
| 2 |  | 4 |  | 4 |  | 5 |  | 4 |  | 5 |  | 7 |  | 4 |  | 6 |  | 5 |  |
| 1 |  | 6 |  | 7 |  | 1 |  | 3 |  | 6 |  | 7 |  | 4 |  | 7 |  | 5 |  |
| 3 |  | 3 |  | 4 |  | 6 |  | 2 |  | 7 |  | 5 |  | 9 |  | 6 |  | 3 |  |