

CCU Spark

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

June 2024

CCU Rate Snapshot

LOANS

ANNUAL PERCENTAGE RATE (APR)

New and Used Vehicles /Motorcycles

72 months or less **as low as 6.24%***
73 to 84 months **as low as 6.74%***

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 8.14%***
121 to 180 months **as low as 9.14%***

Personal Loans

Variable Terms **as low as 10.24%***

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 3.04%**

More yield & more flexibility

Rates are effective 6/18/2024 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*



Is a vacation in your future?
Don't get caught unprepared.

**Apply for your
CCU Platinum Rewards
VISA Credit Card today!**

Click the link at www.ChampionCU.org to complete and print the application for your CCU Platinum Rewards Visa then return to any CCU Branch to apply.

Already have a CCU Visa?

Ask any CCU Staff Member how to increase your spending power so you're prepared for anything that comes your way!



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 though the CCU App.

Make mobile deposits anywhere, anytime!

Click the link on the home page at www.ChampionCU.org for more information and directions.

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.

CCU's 82nd Annual Meeting Was Fun For All!

Champion Credit Union held its 82nd Annual Meeting on Saturday, April 27, 2024 at the Bunker Bar Banquet Hall in Holland, OH. Members enjoyed dinner, the CCU business meeting, prizes and dance music!

At the business meeting, 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
Judy Buck, Secretary
Steven M. Grindle, Treasurer
John Eisenhower
Jill Siebert
Dave Sowinski
Jeff Wilson
Akram Youssef

Supervisory Audit Committee

Dee Glover, Chairman
Sally Blevins
Mark Mayfield
Judy Spade
Heather St. Julian

Credit Committee

Benny Rutherford, Chairman
John Cherry
James St. Julian

It is with deep sadness and heavy hearts that we inform you of the passing of Board Director and friend, John Eisenhower, who passed away on May 28, 2024. He will be greatly missed by the Champion Credit Union Family and we are thankful for his outstanding leadership, friendship, guidance and wisdom over the years. Our deepest sympathy to his family and friends during this trying time.

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 low interest rate of prime plus 0%. That means the interest rate right now is a low 8.50% 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, 2024 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 \$850.00 in closing costs on Home Equity Lines of Credit. A minimum advance of \$25,000.00 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.

CCU Calendar



Wednesday, July 31, 2024

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 2, 2024

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

Monday, October 14, 2024

The credit union will be closed for Staff Training.

Monday, November 11, 2024

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

Thursday, November 28, 2024

The credit union will be closed in observance of Thanksgiving.



Update Your Account

It is a challenging time when we lose a loved one. Help make things a little easier for those you leave behind by updating or adding a POD (payable on death) beneficiary to your account. It only takes a few moments to help ease the burden on those left behind. Contact any CCU staff member for assistance.

Tuition This Fall?

CCU Has The Smart Way To Pay!

If college is just around the corner for your student, CCU has tuition help for you. CCU has partnered with Sallie Mae® to offer our members a smarter way to pay for college education. The Smart Option Student Loan® can make up the difference when scholarships, grants, and federal loans don't quite cover all of your expenses. Visit the Sallie Mae Smart Loan link at www.ChampionCU.org for more information.

CHAMPION CREDIT UNION SCOREBOARD

As of May 31, 2024

| | |
|--------------|--------------|
| Members | 5,848 |
| Total Assets | \$71,480,062 |
| Total Shares | \$63,792,298 |
| Total Loans | \$26,310,199 |
| Total Equity | \$ 6,979,395 |

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

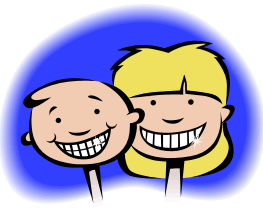


Equal Housing
OPPORTUNITY



AMERICA'S CREDIT UNIONS™

Where people are worth more than money.™

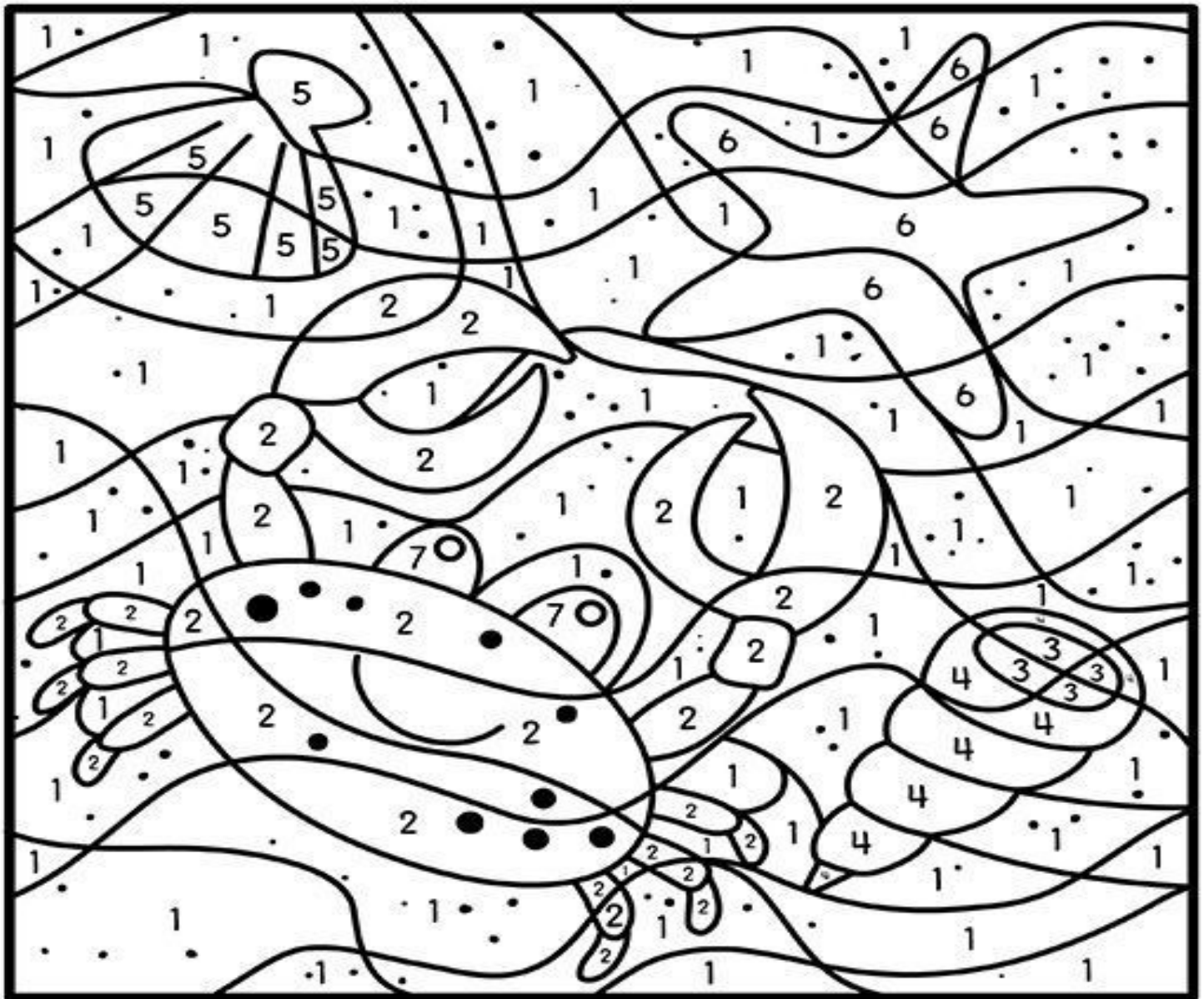


Champion Chatter

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!!!
Help Champ celebrate the season by completing the color by number below!



1. Yellow 2. Red 3. Green

4. Light Green 5. Blue 6. Pink 7. Black