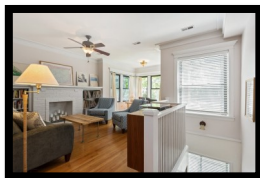
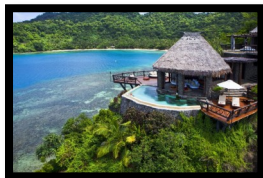




A quarterly publication for members of Champion Credit Union, Inc.

June 2026

Your Dreams. Your Home. Your Future.



Achieving your goals is simple with a CCU Home Equity Line of Credit

Use your home's equity to:

- ◇ Enhance your living space with home improvements
- ◇ Consolidate high-interest debt and save money
- ◇ Invest in education for yourself or loved ones
- ◇ Purchase a new vehicle
- ◇ or plan that dream getaway

Low Rates, No Annual Fees, Big Savings!

With our CCU Home Equity Line of Credit, enjoy a competitive interest rate of prime plus 0% — currently 6.75% APR*

Plus, we don't burden you with annual fees, unlike other lenders. You may even save on federal income taxes, as finance charges could be tax-deductible*

Special Offer: No Closing Costs!

Apply before July 31, 2026, and we'll cover your closing costs*

Get Started Today!

Visit any CCU location or call us to begin your journey.

With Champion Credit Union, experience outstanding service and financial flexibility designed just for you.

*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.

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 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 6/16/2026 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*

CCU's 84th Annual Meeting Was Fun For All!

Champion Credit Union held its 84th Annual Meeting on Saturday, April 25, 2026 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 Champion Credit Union members:

Board of Directors

Terry Benton, Chairman
Akram Youssef, Vice Chairman
Judy Buck, Secretary
Steven M. Grindle, Treasurer
Joseph Burmeister
Lynn Parker
Larry Shartzler
Jill Siebert
Matthew Studer

Supervisory Audit Committee

Sally Blevins
Mark Mayfield
Melissa Mayfield
Lamar Skipper
Heather St. Julian

Credit Committee

Benny Rutherford, Chairman
John Cherry
James St. Julian

CCU Calendar



Monday, September 7, 2026

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

Monday, October 12, 2026

The credit union will be closed for Staff Training.

Wednesday, November 11, 2026

The credit union will be closed for Staff Training.

Thursday, November 26, 2026

The credit union will be closed in observance of Thanksgiving.

Thursday, December 24, 2026

The credit union will close at 1:00pm

Friday, December 25, 2026

The credit union will be closed in observance of Christmas

Thursday, December 31, 2026

The credit union will close at 1:00pm

Friday, January 1, 2027

The credit union will be closed in observance of New Year



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, 2026

Members	5,473
Total Assets	\$74,249,051
Total Shares	\$65,513,376
Total Loans	\$24,583,957
Total Equity	\$ 8,266,811

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

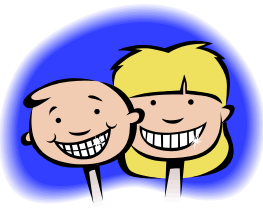


Equal Housing
OPPORTUNITY



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

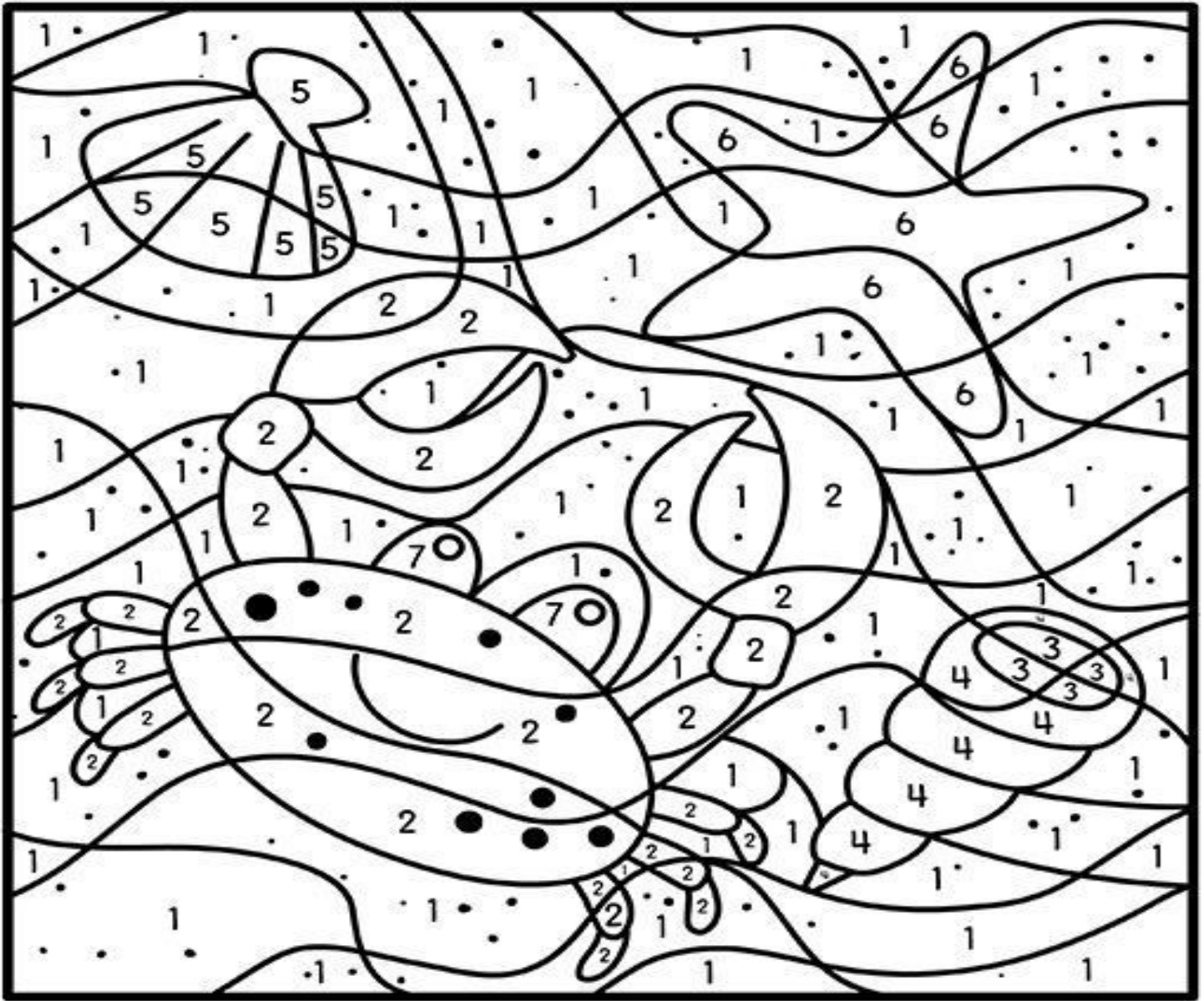


Champion Chatter

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