

# Spark

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

March 2021

## CCU Rate Snapshot

### LOANS

#### ANNUAL PERCENTAGE RATE (APR)

#### **New and Used Vehicles /Motorcycles**

72 months or less **as low as 2.45%\***

73 to 84 months **as low as 2.95%\***

#### **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 4.64%\***

121 to 180 months **as low as 5.64%\***

#### **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 0.25%\*\***

More yield & more flexibility

Rates are effective 3/31/2021 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

## CCU's 79th Annual Meeting

Due to the current restrictions on large gatherings, and for the safety of our members, the Board of Directors has made the decision that this years' annual business meeting will be conducted virtually.

Champion Credit Union's 79th Annual Meeting will be held Virtually on April 28, 2021 at 5:00 p.m. A link will be provided on the CCU website; [www.ChampionCU.org](http://www.ChampionCU.org) the day of the meeting.

Please join us for the business meeting and help elect your new Board of Directors and Credit Committee.



**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 2020 Annual Meeting.

CCU also currently has positions on the Supervisory Audit Committee available.

The Board of Directors, Credit Committee and Supervisory Audit Committee typically 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 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.



## From Big Projects To Big Dreams, A CCU Home Equity Loan Can Help Make Them A Reality!

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 much needed vacation. Whatever your needs may be, taking care of them is easy with a CCU Home Equity Line of Credit.

Let your home start working for you!  
Contact any CCU Branch Office to get your application today!



### Additional Member Benefits at No Cost!

Through a partnership with American Income Life Insurance Company, additional benefits are being provided to all members of Champion Credit Union.

#### BENEFITS INCLUDE

- A Group Accidental Death & Dismemberment Benefit
  - Health Services Discount Card
  - Child Safe Kit

Learn more at [www.aillife.com/benefits/sgjxv](http://www.aillife.com/benefits/sgjxv)



[www.aillife.com](http://www.aillife.com)

Protecting Working Families

**Krissa Hensley**

Public Relations  
419.344.4832

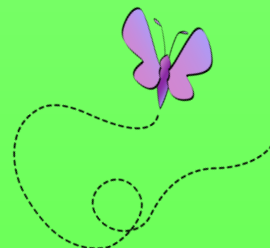
**AMERICAN INCOME LIFE**  
Insurance Company

An AIL representative will contact members who return the reply card to arrange a convenient time to deliver their benefits and review other supplemental insurance benefits that may be available.

### Credit Union Fee Schedule\* (may apply to all accounts)

Par value of one share	\$5.00
Overdraft transfer	\$5.00 per item
Return check/NSF	\$30.00 per item
Return deposit item	\$15.00 per item
Stop payment	\$30.00 per request
Official Check, Cashiers Check, Money Order Stop Payment/Replacement	\$30.00 per item
Share draft printing	Cost varies by style
Share draft copy	\$3.00 per item (free online with virtual branch)
ATM/Debit card reissue/reactivation	\$25.00
ATM/Debit card replacement	\$15.00
Expedited MasterMoney card	Prices vary by delivery method
MasterMoney transaction copy	\$4.00 per copy
ATM Empty Envelope Deposit	\$20.00
ATM withdrawal	\$1.00/withdrawal (after the 10th withdrawal)
Medallion Signature Guarantee	No Charge (members only)
Official Check	\$1.00/Check after one (1) free/day
Money order	\$1.00 per item
Cashiers check	\$3.00 per item
Domestic wire transfer (outgoing)	\$20.00 per transfer
International outgoing wire transfer	\$45.00 per transfer
Wire transfer (incoming)	No Charge
ACH/EFT NSF	\$30.00 per item
ACH/EFT stop payment	\$30.00 per item
Account history	\$.50 per inquiry
Account history printout	\$1.00 per printout
Account reconciliation	\$10.00 per hour
Statement copy	\$1.00 per copy
Return mail	\$5.00 per occurrence
Invalid address	\$5.00/month
Child Support Enforcement	\$5.00/Each Presentation
Non Member Check Cashing	\$5.00 (Cashing a CCU check)
Member Check Cashing	\$5.00 To avoid the check cashing fee, a member must have \$300.00 in total deposit balances or an active CCU Share Draft Account or be under age 21
Inactive account	\$25.00 per year, after 2 years of inactivity and account balance of less than \$100.00
Excessive withdrawals <i>(Share draft accounts excluded from excessive withdrawal fee)</i>	\$5.00/withdrawal, after 6 preauthorized, automatic, or telephone transfers during any month.
Minimum balance	\$5.00 if the share balance falls below the \$5.00 minimum par value requirement to maintain membership on the last day of month
Garnishment/Levy	\$25.00/Per Garnishment/Levy
Gift Card	\$2.00/Per card for members \$4.00/Per card for non-members
Money Management Service Fee	\$20.00/month if minimum balance is not met
Money Management Early Closure Fee	\$20.00 if account is closed within ninety (90) days of account opening
Money Management Excessive Withdrawal	\$10.00/Withdrawal, after 6 preauthorized, automatic, or telephone transfers to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card.
Reloadable Prepaid Card	\$5.00/ Card
Virtual Branch paper statement	\$2.00/Statement for paper statement. No charge/Statement for an e-statement
Bill Payment Monthly Fee	No Charge
Close Account	\$5.00 (If closed within six(6) months of opening)
Account Reopen	\$5.00 (If Reopened within six (6) months of closing)
Lock Boxes size	Varies by box
Lock Box Lost Key	at cost
Lock Box Locksmith/Drill	at cost
Lock Box Late Payment	\$5.00

\*Fees are subject to change



# CCU Calendar



**Wednesday, April 28, 2021**

79th Annual Meeting at 5:00 p.m. held virtually. Look for the link at [www.ChampionCU.org](http://www.ChampionCU.org)

**Friday, April 30, 2021**

The Ohio Credit Union Foundation video scholarship applications are due. Contact a CCU office or see below for additional details.

**Monday, May 17, 2021**

Last day to file your taxes. Visit the Turbo Tax link on the home page to file yours today!

**Monday, May 31, 2021**

The Credit Union will be closed in observance of the Memorial Day Holiday



## ANNUAL VIDEO SCHOLARSHIP OPPORTUNITY!



In keeping with the spirit of the credit union philosophy of People Helping People, the Ohio Credit Union Foundation is offering three scholarships towards college tuition. The first-place winner will receive \$5,000, second place \$2,500, and third place a \$1,000 scholarship. Students are encouraged to submit video applications now through April 30, 2021.

The three scholarships are available to student applicants who are:  
at least a high school senior;  
a member of an Ohio-based credit union; and  
plan to pursue an undergraduate degree during the 2021-2022 school year.

To apply for a video scholarship, students create a 1 to 2 1/2-minute video addressing this year's topic:

***"Show us how you envision the credit union of the future."***

Video entries can be creative, bold, edgy, funny, simple, serious – or anything in between. Entries will be judged on credit union knowledge, effectiveness in addressing the scholarship question, and originality.

Video entries must be submitted online via the Foundation's website,

[www.OhioCreditUnionFoundation.org](http://www.OhioCreditUnionFoundation.org),

by 11:59:59 p.m. EDT April 30, 2021. The scholarship winners will be announced Wednesday, May 26, 2021

**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

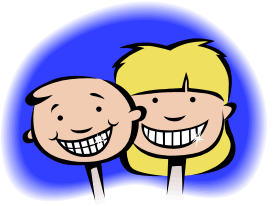


AMERICA'S  
**CREDIT UNIONS™**

*Where people are worth more than money.™*

# Champion Chatter

A special section for Champion Credit Union's young savers



## Color Champ the Chimp's Baby Picture

