

Spark

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

March 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 3/19/2024 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

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 May 1, 2024 - 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.

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.

Fraud Department Calls and Texts - What to Expect

Getting a text or call about potential fraudulent transactions can be nerve racking. How do you know if the call or text is legitimate?

If you receive a text message, it will ask you to confirm if you attempted a specific dollar amount at a specific merchant with card ending in **** by replying with Yes or No. If you did authorize the transaction, simply text back Yes. If not, text back No. If you text back No, you will receive a message that "your card will be temporarily locked and/or blocked". This is to prevent other unauthorized transactions from getting approved. You do not need to reply to the second message stating your card has been locked/blocked unless you want to opt out of fraud department text messages moving forward. You will then need to contact the Credit Union to get a new card ordered. The Fraud Department cannot order new cards, only a CCU staff member can do so.

If you get a call, or call the number provided in the text, and it is regarding a transaction using your **CCU Platinum Rewards Visa Credit Card**, to verify your identity, cardholders are asked to provide the case number and/or telephone number listed on the account along with one or more of the following; the last four digits of the social security number or tax identification number (you will not be asked for the entire number), the date of birth or zip code. You will not be asked for your card number or account number either.

If you get a call, or call the number provided in the text, and it is regarding a transaction using your **CCU Mastercard Debit Card**, to verify your identity, cardholders may be asked to provide card number, name on card, last four digits of the social security number or tax identification number (you will not be asked for the entire number), zip code, or address. You will not be asked for your account number.

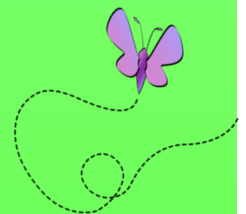
The two types of cards have different Fraud Departments that are not linked in any way. If you are reviewing transactions for your CCU Platinum Rewards Visa, they can not also review transactions done using your CCU Mastercard Debit Card, or vice versa, nor can they review non card related account transactions. If you are uncomfortable or suspicious, do not give them any information. You can use the **SecurLock** App (for CCU Platinum Rewards Visa) or **CardValet** App (for CCU Mastercard Debit Cards) available in your app store to lock your card and then contact a CCU staff member during office hours to confirm the validity of the call and transactions.

Both the **SecurLock** and **CardValet** apps allow you to monitor your cards activity and to turn your cards on/off. If you have questions regarding the apps, please reach out to a CCU staff member and we will be happy to assist.

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
ODP	\$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)
Medalion 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	Varies by box size
Lock Box Lost Key	at cost
Lock Box Locksmith/Drill	at cost
Lock Box Late Payment	\$5.00
Message Pay Convenience Fee	\$5.99/transaction
Message Pay ACH Return Fee	\$30.00/item
Message Pay Chargeback Fee	\$30.00/item
Message Pay Transaction Research Fee	\$10.00/item

*Fees are subject to change



CCU Calendar



Friday, April 26, 2024

The Ohio Credit Union Foundation video scholarship applications are due. Contact a CCU office or see page 2 of this month's Champion Spark for more details

Saturday, May 11, 2024

Champion Spark Plug Retirees or Workers Reunion Luncheon at UAW Local 12 Hall 2300 Ashland Ave. Doors open at 11:00 am and lunch will begin at 12:00 pm. RSVP to Dave Sowinski (419) 304-5838 or via email: dsowins2239@gmail.com

Monday, May 27, 2024

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

Wednesday, June 19, 2024

The Credit Union will be closed for staff training

Thursday, July 4, 2024

The Credit Union will be closed in observance of the July 4th Holiday.

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.ailife.com/benefits/sgjxv



www.ailife.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.

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

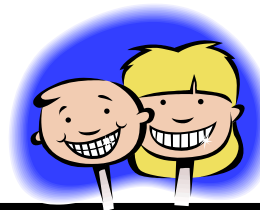


AMERICA'S CREDIT UNIONS™

Where people are worth more than money.™

Champion Chatter

A special section for Champion Credit Union's young savers



SPRING

