

Spark

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

March 2025

CCU Rate Snapshot

LOANS

ANNUAL PERCENTAGE RATE (APR)

New and Used Vehicles /Motorcycles

72 months or less **as low as 5.49%***

73 to 84 months **as low as 5.99%***

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!

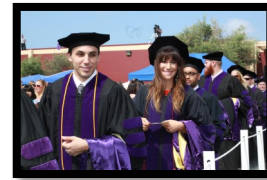
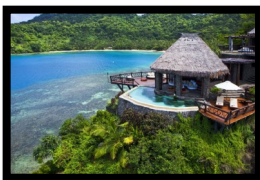
Money Management

Yields as high as 2.78%**

More yield & more flexibility

*Rates are effective 3/27/2025 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*

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 **7.50% 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 June 30, 2025,
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.

Introducing Card Suite Lite

Your Ultimate Card Management Tool

Stay in control of your finances with the updated and improved Card Suite Life App!

Simplify managing your CCU Platinum Rewards Visa Credit Card with features designed for your convenience:

- ⇒ **Instantly turn your card on/off**
- ⇒ **Customize spending limits, locations, merchant types, and transaction types**
- ⇒ **Track real-time transactions with enhanced security**

Download **Card Suite Lite** today from the App Store or visit **ChampionCU.org** to learn more. Empower yourself—take control with Card Suite Lite!



**You Don't Have A
CCU Platinum
Rewards Visa???**

**Unlock the Rewards You Deserve
with a CCU Platinum Rewards Visa!***

Say hello to smarter spending and exclusive perks. With the Champion Credit Union Platinum Rewards Visa, you get:

- **Unlimited Rewards:** Earn points on every purchase and redeem them for cash back, travel, shopping, and more.
- **Low Rates:** Enjoy competitive rates that keep your budget on track.
- **Enhanced Security:** Shop worry-free with advanced fraud protection features.
- **And MUCH More!**

Upgrade your financial game today—apply for the **CCU Platinum Rewards Visa** and start enjoying the benefits. Visit **ChampionCU.org** or call **419-407-4140** to get started!

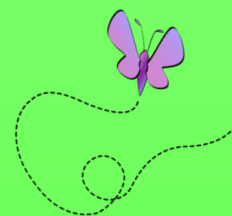
*Credit approval applies to all loans.

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)
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 <small>(Share draft accounts excluded from excessive withdrawal fee)</small>	\$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	\$5.00/month if minimum balance is not met
Money Management	\$20.00 if account is closed within ninety (90) days of account opening
Early Closure Fee	\$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.
Excessive Withdrawal	\$5.00/ 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



Saturday, April 12, 2025

CCU's 82nd Annual Meeting at the Bunkers Bar Banquet Hall in Holland, OH.

Tuesday, April 15, 2025

IRS Tax Deadline. Visit the link on the CCU home page at www.ChampionCU.org for a special offer and file your taxes before the deadline!

Saturday, May 3, 2025

SAVE THE DATE- Champion Retiree Luncheon to be held at the UAW Hall on Ashland. All former hourly and salaried Champion Spark Plug employees invited to join. Doors open at 11:00am with lunch provided at 12:00pm. No cost to attend. Please RSVP ASAP to Dave Sowinski via phone or text 419-304-5838 or via email: dsowins2239@gmail.com

Monday, May 26, 2025

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

Thursday, June 19, 2025

The Credit Union will be closed for staff training

Friday, July 4, 2025

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

Your Security is Our Priority!

Exciting news! Coming soon, Champion Credit Union will be introducing enhanced security features for online banking. Safeguard your account from scammers and unauthorized access with these powerful updates:

- ⇒ **Challenge Questions:** Select new personalized questions for extra login protection.
- ⇒ **One-Time Passcodes:** Get secure OTPs sent to your chosen phone numbers for every login.
- ⇒ **Flexibility:** Add up to five phone numbers for OTPs via text or voice call.
- ⇒ **Device Recognition:** Smooth login experience when using familiar devices and locations.

Important: To ensure a seamless transition, it's essential to verify your phone number is correct before the Go Live Date. This helps guarantee you can receive One-Time Passcodes without any issues.

Stay secure and confident in your online transactions. For questions or assistance, contact us at 419-407-4140.

Learn more about these updates and how they protect you at ChampionCU.org.

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

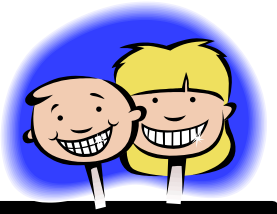


AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

Champion Chatter

A special section for Champion Credit Union's young savers



While you're busy growing your savings, Champ the Chimp is gathering bananas for his stash!
Help him navigate the maze to achieve his savings goal!

