

Spark

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

March 2026

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%**

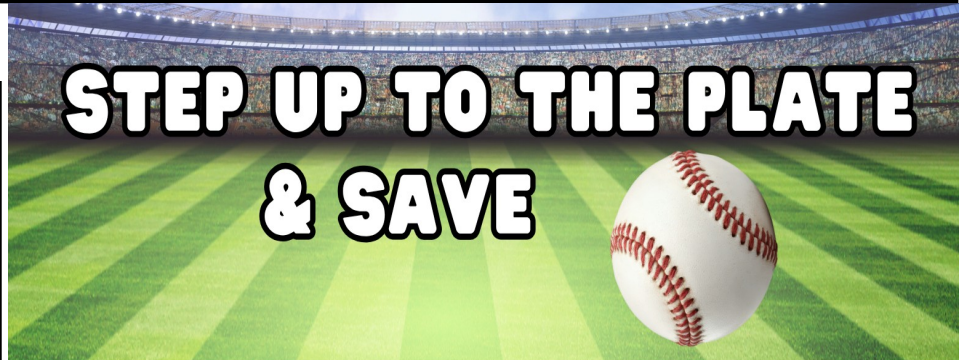
Free checks & NO monthly fee!

Money Management

Yields as high as 2.78%**

More yield & more flexibility

Rates are effective 3/24/2026 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



Jim White **dave white** **dave white** **Jim White**
Honda **Acura** **CHEVROLET** **TOYOTA**

JIM WHITE LEXUS OF TOLEDO

HIT A HOME RUN WITH RATES AS LOW AS

4.49% APR*

on qualifying loans when you purchase through a participating

White Family Dealer and finance with Champion Credit Union

- plus receive -

EXCLUSIVE OFFERS WITH THE WHITE FAMILY DEALERSHIPS!

NEW VEHICLES**

Exclusive Price Discount!

USED VEHICLES**

Free Oil Change & Car Wash Package!

LET US HELP YOU SLIDE INTO SAVINGS THIS SEASON!

*APR=Annual Percentage Rate. Valid only at participating White Family Dealers. Application must be received between May 1, 2026 and June 30, 2026 to qualify. Credit approval applies to all loans. Actual rate is based on members credit worthiness and collateral being offered. Not valid with any other offers.

** Price discount/oil change and car wash package only valid with coupon presented at time of purchase and applies to online listed price. Offer valid May 1-June 30, 2026 on purchases financed through a participating lender credit union. No cash value; not valid on leases, cash deals. Not valid with any other offers. Some vehicle exclusions apply. See dealer for details.

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.

Card Suite Lite

Your Ultimate

CCU Platinum Rewards Visa Credit Card Management Tool

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

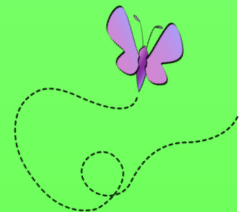
*Credit approval applies to all loans.

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)
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	\$5.00/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



Saturday, May 2, 2026

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 25, 2026

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

Friday, June 19, 2026

The Credit Union will be closed for staff training

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



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.

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

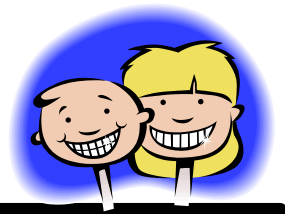


AMERICA'S CREDIT UNIONS™

Where people are worth more than money.™

Champion Chatter

A special section for Champion Credit Union's young savers



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!

