

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.



Friday, June 19, 2026

The Credit Union will be closed for staff training

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



CREDIT UNION CENTER

Additional Member Benefit at No Cost!

Through a partnership with American Income Life Insurance Company, an Accidental Death and Dismemberment benefit and other no-cost offers are being provided to all members of Champion Credit Union.

Learn more at MyBenefits.AllLife.com

Enter access code: **SGJXV**

This is a solicitation for insurance.

An AIL representative will contact members who return the reply card by mail or respond online to arrange a convenient time to deliver their certificate of coverage and other no cost offers and review other supplemental insurance benefits that may be available.

Krissa Hensley, AIL Public Relations

419-344-4832 | kchensley@AllLife.com

Important Update for Our Members

Effective July 2, 2026, access to your CCU account through the Shared Branching Network will no longer be available at Directions Credit Union locations.

We remain committed to making access convenient for you. Through Champion Credit Union's participation in the Ohio Shared Branching Network, you still have access to over 5,000 locations nationwide.

To find a nearby shared branching location:

- Text your ZIP code to **91989**, or
- Visit the shared branching link on the homepage at **ChampionCU.org**

We appreciate the opportunity to serve you and are here to help you stay connected to your accounts wherever you go.

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.™