

# CCU Spark

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

September 2020



INSPIRING HOPE FOR  
A GLOBAL COMMUNITY

Each year we come together to celebrate International Credit Union Day (ICU Day) to raise awareness about what it means to have a credit union as your financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true

to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. This year's ICU Day theme "Inspiring hope for a global community" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

## THANK YOU CCU MEMBERS!

Thank you for your continued support! To celebrate International Credit Union Day, we have something special just for you!

**From October 12, 2020 through October 17, 2020, CCU is offering a 1/4% APR\* Discount on any new consumer loan financed through CCU!\***

That means CCU auto loan rates will be as low as

**2.95% APR!\***

**Plus** existing CCU Platinum Reward Visa Credit Card holders get an extra

2,020 Scorecard bonus points for every new loan\* that is initiated during this time!

Don't have a CCU Platinum Rewards Visa? Now's a great time to start experiencing all the benefits a CCU Rewards Visa has to offer! As an added bonus, open a new loan and a new CCU Rewards Visa from October 15-17, 2020 and receive 2,020 Scorecard bonus points plus double points rewarded on all purchases made the remainder of 2020!\*

To apply visit any of our CCU offices, online with Virtual Loan ([www.ChampionCU.org](http://www.ChampionCU.org)) or by phone (419) 407-4140

\*APR = Annual Percentage Rate. Offer for existing CCU Members only. Credit approval applies to all loans. Actual rate and term are based on individual member's credit worthiness, amount financed, and collateral being offered. Rate discount not valid on Credit Cards, Overdraft Loans, or Mortgage Loan Products. Not valid with any other offer. Refinancing an existing Champion Credit Union Loan does not qualify. Scorecard bonus points will be issued after the loan has funded. Minimum loan amount of \$1000 required to receive scorecard bonus points. Other conditions or restrictions may apply, contact the Credit Union 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.

# CCU Rate Snapshot

## LOANS

### ANNUAL PERCENTAGE RATE (APR)

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

72 months or less                    **as low as 2.95%\***  
73 to 84 months                    **as low as 3.45%\***

#### **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 5.14%\***  
121 to 180 months                    **as low as 6.14%\***

#### **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 10/1/2020 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.*

## **CHAMPION CREDIT UNION SCOREBOARD**

As of August 31, 2020

Members	6,224
Total Assets	\$62,343,354
Total Shares	\$54,569,755
Total Loans	\$22,417,532
Total Equity	\$ 6,595,339

**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**                    **Sylvania**  
1347 South Detroit Avenue    7525 Sylvania Avenue  
Toledo, OH 43614                    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



Equal Housing  
OPPORTUNITY



AMERICA'S  
**CREDIT UNIONS™**

*Where people are worth more than money.™*

# Mobile Deposit Capture Available!

Mobile Deposit Capture will allow you to use your smartphone to take an image and upload an item for deposit. Make mobile deposits anywhere, anytime! Click the link on the home page at [www.ChampionCU.org](http://www.ChampionCU.org) for more information and directions.

## Touchless Payments Using Your CCU MasterCard® Debit Card or CCU Platinum Rewards Visa!

Enroll your CCU MasterCard Debit Card/CCU Platinum Rewards Visa Credit Card with a digital wallet (Apple Pay, Samsung Pay, Google Pay) by entering the requested information. Once the registration is complete, when shopping at participating merchants (in store, online, or in-app), there is no need to pull out your card, use your digital wallet instead!

## Volunteer Position Available...

Champion Credit Union has a position available on the Supervisory Audit Committee. If you are interested in volunteering for this position, please contact Steve Grindle at [Steve@ChampionCU.org](mailto:Steve@ChampionCU.org) or by phone at 419-407-4140 ext 220.



# CCU Calendar

**Monday, October 12, 2020**

The credit union will be closed for staff training

**Thursday, October 15, 2020**

Join CCU in celebrating International Credit Union Day!

**Wednesday, November 11, 2020**

The credit union will be closed for staff training

**Thursday, November 26, 2020**

The credit union will be closed in observance of Thanksgiving

**Friday, November 27, 2020**

Pick up your CCU wall and pocket calendar at any CCU branch office before

**Thursday, December 24, 2020**

The credit union will close at 1:00 p.m.

**Friday, December 25, 2020**

The credit union will be closed in observance of the Christmas Holiday

**Thursday, December 31, 2020**

The credit union will close at 1:00 p.m.

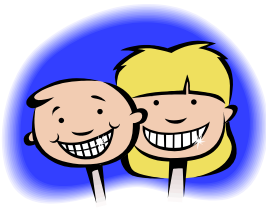
**Friday, January 1, 2021**

The credit union will be closed in observance of New Years Day

**Monday, January 18, 2021**

The credit union will be closed for staff training

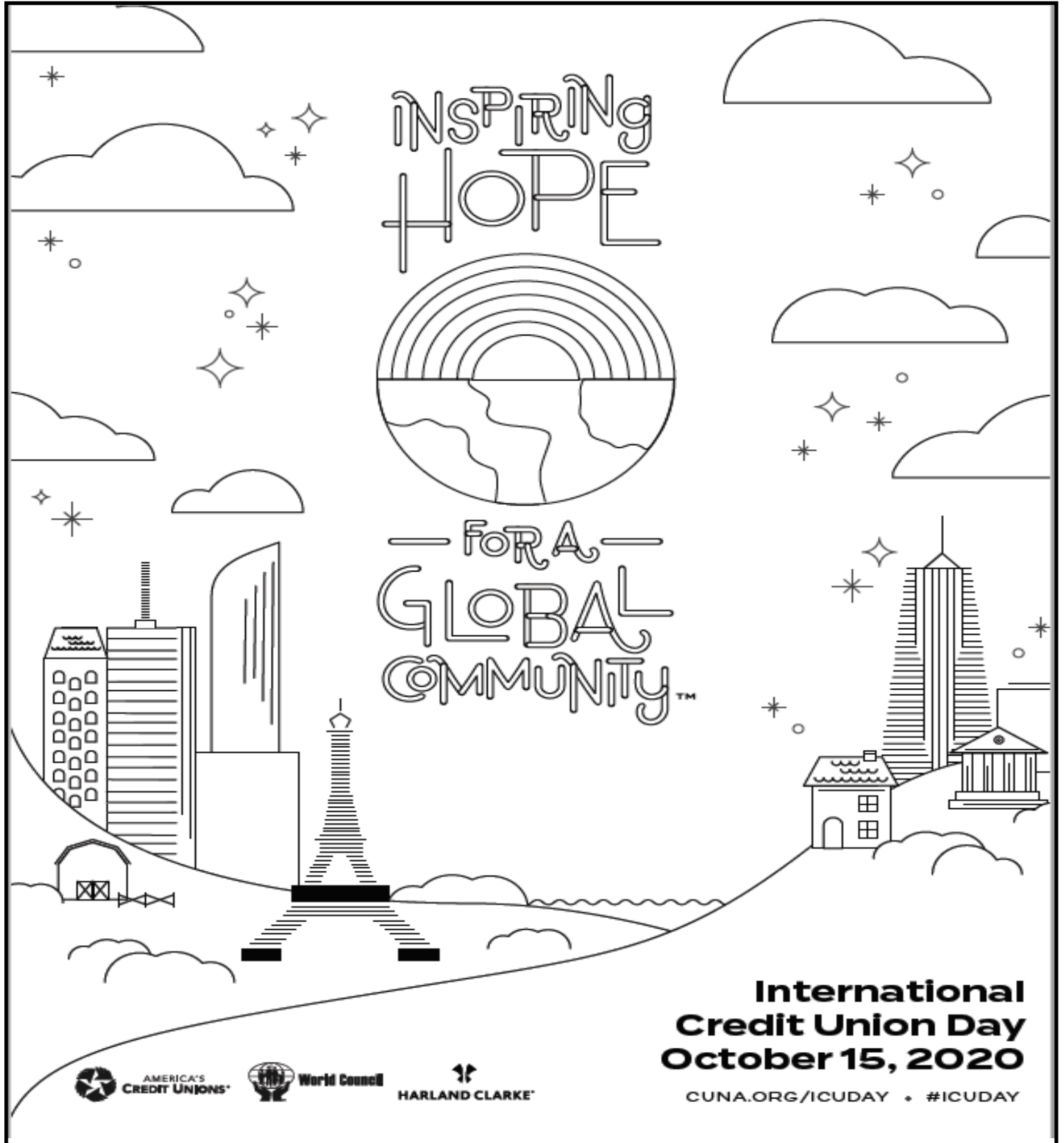




# Champion Chatter

A special section for Champion Credit Union's young savers

Come celebrate International Credit Union Day with your credit union on  
October 15, 2020!



**International  
Credit Union Day  
October 15, 2020**

CUNA.ORG/ICUDAY • #ICUDAY

