



On Thursday, Oct. 20, credit unions in our community and worldwide will come together to celebrate International Credit Union Day® and the role that financial cooperatives play in improving the communities they serve and the lives of their

members the world over. This year's theme is "Empower Your Financial Future with a Credit UnionTM." It speaks to how there are still 1.4 billion people across the globe who are unbanked, and how credit unions truly have the perfect business model to empower their financial future.

ICU Day 2022 is a celebration of the impact credit unions and other financial cooperatives have made—and continue to make for their members. It is also a chance to be thankful for the lives and communities that have been improved by our movement.

All credit unions share a common goal to offer access to affordable financial services to their members and provide even the most financially disadvantaged the tools and the opportunities to be financially self-sufficient. Making life choices and dreams a reality is the credit union difference that makes a real impact in our world.

This year we celebrate 74 years of International Credit Union Day®. We hope everyone will join us in celebrating the credit union difference, our proud cooperative heritage and the wonderful opportunities credit unions and other financial cooperatives offer members of the community every day.

THANK YOU CCU MEMBERS!

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 73 to 84 months **as low as 3.45**%* **as low as 3.95**%*

Home Equity Lines of Credit

Two types available!

Variable Rate* Prime Rate + o

1st Mortgages Call for Current Rates!

Recreational Vehicles/Boats

120 months or less **as low as 5.64**%* 121 to 180 months **as low as 6.64**%*

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 0.20%**

More yield & more flexibility

Rates are effective 10/1/2022 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, 2022

Members	5,842
Total Assets	\$74,557,977
Total Shares	\$67,169,785
Total Loans	\$22,399,093
Total Equity	\$ 7,000,522

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, OH 43560

Sylvania, OH 43560

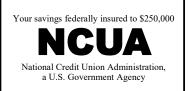
Lost/Stolen MasterCard ATM/Debit Card
During normal business hours (419) 407-4140
After Hours (800) 472-3272

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**





Equal Housing OPPORTUNITY





Use your CCU Platinum Rewards Visa this holiday season and reward yourself with these great benefits:

- → Apple Pay, Google Wallet, and Samsung Pay Available for added security and easy touchless checkout!
- → Champion Credit Union Scorecard Reward Points with Cash Back option -The more you use the card, the more points you earn <u>and</u> your points don't expire!
- ✦ No Annual Fee
- → Visa's Zero Liability policy for Fraudulent Charges
- **→** Low Competitive Fixed Annual Percentage Rate
- → Travel insurance up to \$250,000 included
- → Payment Security in Multiple Layers
- → Life, Disability and Involuntary Unemployment Debt Protection available
- ♦ Option to transfer other high rate card balances with no fee
- ♦ Option to receive convenience checks with statement
- **♦** No additional fees for International transactions
- → Online access via EZCardInfo.com and SecurLock app to monitor your balance and transactions wherever you are and whenever you want

Don't have a CCU Platinum Rewards Visa?

Don't worry, it's easy to apply!

Call, stop at any CCU Branch Office, or click the "Apply for a CCU Platinum Rewards Credit Card" at www.ChampionCU.org to get your application.

Simply complete, print, sign, and return to any CCU Branch Office right away to begin experiencing all the great benefits a CCU Rewards Visa has to offer!*

*Credit approval applies to all loans. Conditions or restrictions may apply, contact the Credit Union for details.

J Calendar

Thursday, October 20, 2022

Join CCU in celebrating International Credit Union Day!

Friday, November 11, 2022

The credit union will be closed for Finance 101 at Sylvania Northview

Thursday, November 24, 2022

The credit union will be closed in observance of Thanksgiving

Friday, November 25, 2022

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

Monday, December 26, 2022

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

Monday, January 2, 2023

The credit union will be closed in observance of the New Year Holiday

Monday, January 16, 2023

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 20, 2022!

