



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

September 2024

International Credit Union Day 2024

On October 17, 2024, Champion Credit Union will join over 82,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. This year marks the 76th anniversary of International Credit Union Day®

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals.

Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. Champion Credit Union is honored to be a part of this proud tradition.

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 14, 2024 through October 18, 2024,
CCU is offering current CCU Members a**

1/2% APR* Discount on any new consumer loan financed through CCU!*

That means CCU auto loan rates will be as low as

5.49%* APR

To apply visit any of our CCU offices, online
with Virtual Loan (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. 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. 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 5.74%***
73 to 84 months **as low as 6.24%***

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 7.64%***
121 to 180 months **as low as 8.64%***

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 3.04%**

More yield & more flexibility

*Rates are effective 10/1/2024 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, 2024

Members	5,709
Total Assets	\$70,049,778
Total Shares	\$62,140,923
Total Loans	\$25,895,909
Total Equity	\$ 7,019,856

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 **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**

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.™



Be prepared this holiday season with a CCU Platinum Rewards Visa!

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 and 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.*

CCU Calendar

Monday, October 14, 2024

The credit union will be closed for Staff Training.

Thursday, October 17, 2024

Join Champion Credit Union in celebrating International Credit Union Day

Monday, November 11, 2024

The credit union will be closed for staff training

Thursday, November 28, 2024

The credit union will be closed in observance of Thanksgiving.

Friday, November 29, 2024

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

Tuesday, December 24, 2024

The credit union will be closing at 1:00pm

Wednesday, December 25, 2024

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

Tuesday, December 31, 2024

The credit union will be closing at 1:00pm

Wednesday, January 1, 2025

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

Monday, January 20, 2025

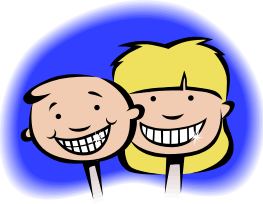
The credit union will be closed for staff training

Attention CSP Retirees

There will be a luncheon at 11:30 on October 31, 2024 for CSP Retirees.

Join your former coworkers at Golden Corral for an enjoyable afternoon of Fellowship.

For Questions, contact Dave Sowinski at dwsowins2239@gmail.com



Champion Chatter

A special section for Champion Credit Union's young savers

Come celebrate International Credit Union Day with your credit union on
October 17, 2024!

