CCU Spark

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

September 2026

Celebrate International Credit Union Day® with CCU October 15, 2026

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 400 million members across the globe. On Thursday, October 15, 2026, join credit union and financial cooperative members around the globe in celebrating 78 years of International Credit Union Day®.

Stop into any CCU location October 15,2026 and celebrate with your fellow member owners!



Simplify Your Life With CCU!

Credit Sense

Access your credit score and credit report when logged in to Virtual Branch or the CCU App! Plus get personalized tips on how to improve your score or maintain an already great score. Credit Sense will also monitor your credit report and notify you if any big changes are detected , ie: a new account has been opened, change in address, or employment, a delinquency has been reported, or an inquiry has been made. Click the "My Credit Score" link on the App, or the "See My Report or See My Score Today" banner on Virtual Branch.

Mobile Deposit Capture

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 for more information and directions.

Keep Your Info Current—Stay Secure and Informed!

Updating your contact information helps us reach you quickly with important account alerts, service updates, and exclusive offers. It's also a simple yet powerful way to help protect against fraud—when we can connect with you, we can act fast to keep your accounts safe.

Moved recently? Changed your phone number or email?

Contact any CCU branch office today to update your info and stay connected!

Questions?

Contact any CCU staff member.

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 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 9/15/2026 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.*

Champion Credit Union Scoreboard

As of August 31, 2026

Members	5,353
Total Assets	$74,534,702
Total Shares	$65,467,141
Total Loans	$24,951,233
Total Equity	$ 8,342,661

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.™



Treat yourself 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 Card Suite Lite 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 12, 2026
The credit union will be closed for Staff Training.

Thursday, October 15, 2026
Join us in celebrating International Credit Union Day at any branch location!

Wednesday, November 11, 2026
The credit union will be closed for Staff Training.

Thursday, November 26, 2026
The credit union will be closed in observance of Thanksgiving.

Friday, November 27, 2026
Pick up your CCU wall and pocket calendar at any CCU branch office before they are gone

Thursday, December 24, 2026
The credit union will be closing at 1:00pm

Friday, December 25, 2026
The credit union will be closed in observance of the Christmas Holiday

Thursday, December 31, 2026
The credit union will be closing at 1:00pm

Friday, January 1, 2027
The credit union will be closed in observance of the New Year Holiday

Monday, January 18, 2027
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, 2026!

