

# CCU Spark

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

September 2021



On October 21, 2021, CCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of ICU Day 2021 is “Building financial health for a brighter tomorrow.” 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. We invite you to visit one of our branch locations on

October 21, 2021 to celebrate ICU Day with refreshments, kids activities and loan specials.

## 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 18, 2021 through October 23, 2021, 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

## 1.95% APR!\*

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

2,021 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 18-23, 2021 and receive 2,021 Scorecard bonus points plus double points

rewarded on all purchases made the remainder of 2021!\*

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 \$1,000 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 1.95%\***  
73 to 84 months **as low as 2.45%\***

#### **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 4.14%\***  
121 to 180 months **as low as 5.14%\***

#### **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 0.20%\*\***

*More yield & more flexibility*

Rates are effective 10/1/2021 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, 2021

Members	5,964
Total Assets	\$72,833,245
Total Shares	\$65,132,950
Total Loans	\$19,039,462
Total Equity	\$ 6,481,439

**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** 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**

#### **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

**Thursday, October 21, 2021**

Join CCU in celebrating International Credit Union Day!

**Wednesday, November 11, 2021**

The credit union will be closed for staff training

**Thursday, November 25, 2021**

The credit union will be closed in observance of Thanksgiving

**Friday, November 26, 2021**

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

**Friday, December 24, 2021**

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

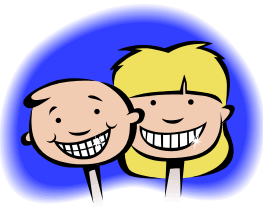
**Friday, December 31, 2021**

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

**Monday, January 17, 2022**

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 21, 2021!

INTERNATIONAL CREDIT UNION DAY®

