

CCU Rate Snapshot

DEPOSIT ACCOUNTS

ANNUAL PERCENTAGE YIELD (APY)

Share Savings Accounts 0.50%

Low minimum balance to earn APY

Club (Savings) Accounts 0.50%

Save for whatever your needs may be

Young Savers Club 0.50%

For our younger members

Share Draft Checking 0.25%

Free checks & NO monthly fee!

Money Management

Yields as high as 1.25%**

More Yield & more flexibility

LOANS ANNUAL PERCENTAGE RATE

New and Used Vehicles

72 months or less **as low as 5.85%***

73 to 84 months as low as 6.85*

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 7.55%***

121 to 180 months as low as 8.55%*

Personal Loans

Variable Terms **as low as 9.99%***

College Student and Parents Loans

GSL and PLUS Call for Current Rates!

Visa Credit Card

Fixed Rate & NO Annual Fee! 14.99%

*Rates are effective 09/01/09 and are subject to change. *Actual rate and term are based on individual members credit worthiness, age of collateral offered, and amount financed. **Conditions or restrictions may apply to all accounts. Contact the Credit Union for details.*



Relax this Holiday Season

Will your holiday be happy and relaxing this year or will you be a victim of last minute shopping and over-extended finances?

If you find yourself in the later category, CCU can help ease your holiday stresses. We make your shopping easy with gifts like 2010 Entertainment books, pre-paid gift cards, discounted movie passes, or a share certificate; both youth and regular. For larger gifts, think of your credit union first for travel loans, or new and used vehicle loans. Simply visit any credit union location and let us know how we can help!

If your finances are being stretched to the limit with added holiday expenses; call your credit union! CCU offers competitive rates on loans and Visa charge cards. CCU Visa charge cards have no annual fee and a fixed rate. Compare your current card to a CCU card, you may find we are a better deal.

Members can prepare for next years Holiday rush by opening a Holiday Share Account now. Direct deposit and payroll deduction are available to make it easy to save.

Busy schedules around the holidays can you leave you even more stressed, are you signed up for Virtual Branch, estatements, and PayIt bill payment service? Access your credit union account 24-hours a day, seven days a week. With PayIt you can make payments with the click of a mouse, so you have more time to relax and enjoy the Holidays.

Call CCU to learn more about any of these great holiday helpers!



Champion Credit Union Mission Statement

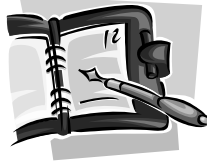
Champion Credit Union, Inc. is a member-owned financial cooperative whose mission is to be progressive in providing the best in a full range of services to our members while maintaining financial stability.



Celebrating A Toledo Holiday Tradition... The Lights Before Christmas At The Toledo Zoo!

Champion Credit Union has discount tickets to one of Toledo's most popular winter attractions. Purchase your Lights Before Christmas tickets at any credit union location and save on admission. The Lights Before Christmas are on display from November 20 through December 31. Hours Monday through Thursday are 5:00 p.m. to 8:00 p.m. and Friday through Sunday 5:00 p.m. to 9:00 p.m. The cost for adult tickets is \$8.00 and Children 2-11 and Seniors 60 years and older are \$6.00.

CCU Calendar



Thursday, November 26, 2009

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

Friday, November 27, 2009

Calendars will be available for members at any CCU office

Thursday, December 24, 2009

The credit union will close at 2:00 p.m.

Friday, December 25, 2009

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

Thursday, December 31, 2009

The credit union will close at 2:00 p.m.

Friday, January 1, 2010

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

Monday, January 18, 2010

The credit union will be closed for staff training

In order to protect our members and their accounts, the credit union uses a *Phone Verification Code* when members call the credit union. Without this code, you may be unable to obtain account information or perform any transactions.

If you are unsure of what your code may be or if you even have one in place, please check with a staff member on your next credit union visit. Our members account safety is one of our primary goals.



Detroit Avenue Construction Continues

Roadway construction continues on South Detroit Avenue. The road has been reduced to one lane in each direction with turning restrictions in place. The South branch will continue to operate with normal business hours but members may experience some periodic, closures to the credit union entryway.

CHAMPION CREDIT UNION, INC.

West

4140 West Laskey Road
Toledo, OH 43623
419/407-4140
Fax: 419/407-8909

South

1347 South Detroit Avenue
Toledo, OH 43614

Sylvania

7525 Sylvania Avenue
Sylvania, OH 43560

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: 419/407-8900
Outside Toledo Area: 800/650-5444

Virtual Branch / Virtual Loan

24 - Hour Online Account Access
www.ChampionCU.org

Your savings federally insured to at least \$250,000

NCUA

National Credit Union Administration,
a U.S. Government Agency



Equal Housing
LENDER



AMERICA'S CREDIT UNIONS™

Where people are worth more than money.™