

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

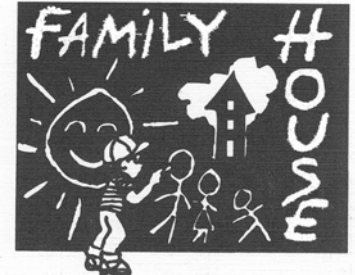
GSL and PLUS Call for Current Rates!

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.*

Help The Homeless During This Season of Giving



Champion Credit Union is proud to be a collection point for donations to Family House. Family House is located in Toledo on Indiana near City Park and is the largest emergency shelter for homeless families in Ohio. Family House strives to keep families together in times of crisis and aids them in re-establishing themselves with on-going counseling and case management. During a families stay they receive counseling and referrals for housing. If available from donations, the families will receive household items to help them furnish their new home. Family house receives limited government funding and depends on the generosity of community members. Annually Family House provides food, shelter, and other services for more than 800 family members (more than 500 are homeless children).

Champion Credit Union is accepting donations of new and used household items, toys, personal care items, non-perishable food items, and much more to be provided to Family House. Monetary (tax-deductible) donations are ALWAYS welcome. A brief wish list of items Family House is in need of can be found at ChampionCU.org. Remember that now is a great time to clean out closets and bring us the blankets, towels, and linens you don't use! Receipts for donations are available upon request.



The Champion Credit Union
official family sends the best wishes
to our members for a safe and
happy holiday season!

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 Calendar



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


**Detroit Avenue
Construction Completed**


Roadway construction on Detroit Avenue has been completed!


Members can now visit the branch without the obstruction of orange barrels.

We have gifts for less stress!

The Holidays are coming fast—but don't fret! CCU has some last minute gifts to make your Holidays less stressful:

 Entertainment 2010 books (just \$30.00 to save thousands!)

 Visa gift cards

 Discounted Toledo Zoo *Lights Before Christmas* tickets

 Discounted movie passes

 U.S. Savings Bonds

 Competitive rate share certificates

CCU offers two share certificate types, the traditional type and our special youth share certificate. Youth share certificates have a great rate, but a minimum balance of just \$50.00*.

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

*Please contact the credit union for more details on account terms.

Looking for a Lower Rate? Your loyalty matters!



We value your membership and loyalty to Champion Credit Union. Now, all loyal Champion Credit Union members who apply for a new loan may be eligible for a 1/4% discount* on their loan rate.

Discounts must be requested at the time of application so ask for details when applying for your loan to learn about the terms or conditions to receive your discount. It may be easier than you think!

If you're planning on a new vehicle, debt consolidation or a well deserved vacation; call your credit union first, where your loyalty is rewarded!

*Discount does not apply to Visa, mortgage, home equity or guaranteed student loans. Actual rate and term are based on individual members credit worthiness and collateral offered. Regular credit approval applies to all loans. Contact the credit union for terms and conditions that may apply.

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.™