



CCU Rate Snapshot

DEPOSIT ACCOUNTS

ANNUAL PERCENTAGE YIELD (APY)

Share Savings Accounts 0.35%

Low minimum balance to earn APY

Club (Savings) Accounts 0.35%

Save for whatever your needs may be

Young Savers Club 0.35%

For our younger members

Share Draft Checking 0.10%

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 01/01/10 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.*



CU SERVICE CENTERS.

Champion Credit Union Opens Over 3,900 "New" Branches!

Champion Credit Union is proud to announce that we are now a part of the Shared Branching network, which makes over 3,900 credit union branches available for you to access your credit union account and conduct basic transactions. As a member of CCU, you have access to thousands of Shared Branching locations across the country.

When you visit a CU Service Center/Shared Branching location you can conduct the following transactions at any Shared Branching location:

Make deposits*

Cash personal checks on another institution

Withdraw funds

Transfer monies from one account to another

Obtain balance inquiries

Process loan payments and advances (does not include Visa payments)

The Shared Branching network is a fast-growing national and international network of credit unions that allow members of other credit unions to use their branches to conduct basic teller transactions. The Shared Branching network currently consists of thousands of locations nationwide, and hundreds in Ohio.

To search for a convenient Service Center near you, visit www.ChampionCU.org and click on the "Swirl" for a searchable database of participating locations. Once you have found a location, enter the Shared Branch with the "cu Swirl" and provide the teller with:

- The credit union's name and location (Champion Credit Union, Toledo, OH)
- Your credit union account number
- A valid government-issued photo I.D., such as a state driver's license or U.S. passport

*Checks deposited may not always be available for immediate access.

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



Monday, January 18, 2010

The credit union will be closed for staff training

Monday, February 15, 2010

The credit union will be closed for staff training

Saturday, February 20, 2010

CCU Annual Meeting at Maumee Indoor Theater

Monday—Friday, April 19-23, 2010

Youth Savings Week "Get in the Savings Game!"

Monday, May 31, 2010

The credit union will be closed in observance of Memorial Day

Consider Volunteering

Champion Credit Union will have three positions available on the Board of Directors and one position on the Credit Committee that will be open for election at the 2010 Annual Meeting on February 20, 2010. The Board of Directors and Credit Committee each meet once per month. If you are interested in volunteering for any of these positions, contact any member of the Nominating Committee or any credit union staff member.



A little extra in your account for the New Year!

In addition to great rates on member loans; CCU goes one step farther and shows our appreciation to those who borrow from their credit union! To show that we appreciate your business; an interest refund will be paid to most members on their loans. The Board of Directors approved the one percent refund to be deposited into borrowers' primary share accounts on December 31. The refund amount is calculated on the interest paid on loans during the fourth quarter of 2009.

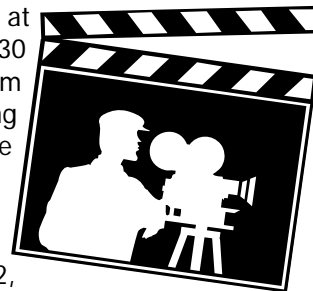
Your credit union is one of only a handful that pay an interest refund to borrowers. That makes your great CCU loan rate an even better deal. When you are considering a new loan, remember that historically your credit union has paid you back for borrowing and you receive Credit Life Insurance at no direct cost.

This is Champion Credit Union's way of saying **"Thank you"** for your continued support!"

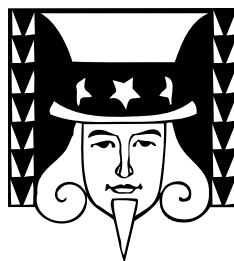


Don't forget your Annual Meeting tickets!

Don't miss a minute of the fun! Champion Credit Union's 64th Annual Meeting will be held Saturday, February 20, 2010 at The Maumee Indoor Theater on Conant Street. Like the popular television show... come join your friends for "Dinner and a Movie", CCU style. Members can enjoy food with an All-American flair along with the classic movie "The Natural". Along with dinner and the movie, beer and wine are included with your ticket. Doors will open at 6:00 pm, dinner begins at 6:30 pm, business meeting at 7:30 pm and our classic movie following the business meeting. Prize drawings will follow the movie.



Tickets for the event can be purchased through February 12, 2010 at any office location or by completing the enclosed account authorization form. Upon the credit unions receipt of the authorization form, your tickets will be mailed to you. Tickets are only \$5.00 each. If you prefer to only attend the business meeting, admission to just the business meeting is free to members.

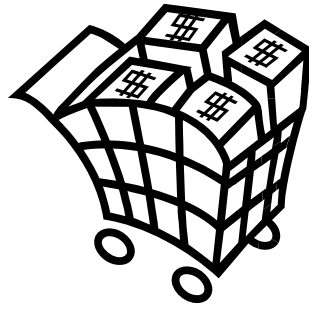


Tax Time Is Here!

Watch for a helpful tax filing link on the CCU website after January 15, 2010. Members who use the link can receive a discount on normal electronic filing fees. It's easy to complete and you generally receive your refund within two weeks of filing with no additional fee.

If you choose not to use the CCU tax filing link, you can still have your refund safely deposited directly into your Champion Credit Union account. Simply use the CCU routing and transit number, 241281882, and your account number when choosing direct deposit.

Too much
holiday
shopping this
year?



If you find your finances in a pinch after your holiday shopping, call CCU to help. CCU can help by refinancing* high rate credit cards or consolidating bills to give your finances a makeover for the New Year!

Visit www.ChampionCU.org
to apply or learn more.

*Regular credit approval applies to all loans



There's still time to
make your IRA
contribution!

Members wishing to make a contribution for the 2009 tax year to a Roth or Traditional Individual Retirement Account (IRA) have until April 15, 2010 to do so. Members can specify which tax year (2009 or 2010) they would like their contribution to be applied to.

IRA's are a great way to save for retirement and may offer tax benefits* that reduce the amount you pay in taxes or give you a larger refund. CCU offers many options for IRA accounts from shares to certificates.

Call or visit any CCU location for more information.

*Check for your tax advisor for details

INSUFFICIENT FUNDS

You Should Have a Choice in Overdraft Protection!

Overdraft protection is a valuable service, used by millions of consumers everyday. If overdraft legislation currently before Congress—S. 1799 or H. R. 3904—is passed, your access to this service will be severely restricted or perhaps eliminated altogether. The consequences of this action means your checks will be returned and you could face additional merchant fees and possible harm to your credit score.

CONTACT YOUR LEGISLATOR TODAY!

If you want to stop Congress from limiting or taking away this financial safety net, contact your Senator and Representative and ask them to oppose S. 1799 and H.R. 3904

Go to <http://www.contactingthecongress.org> to send an email today.

CHAMPION CREDIT UNION SCOREBOARD

As of November 30, 2009

Members	6,354
Total Assets	\$46,107,544
Total Shares	\$38,767,124
Total Loans	\$30,980,396
Total Reserves	\$ 6,654,979
And Undivided Income	

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 up to \$250,000

NCUA

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

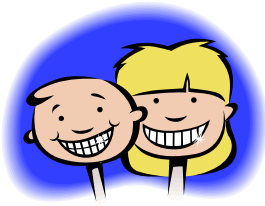


Equal Housing
LENDER



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™



Champion Chatter

A special section for Champion Credit Union's young savers

Happy New Year!

Happy New Year Young Savers! 2010 marks the beginning of another year for the Champion Credit Union Young Savers Club. Don't forget to turn in your 2009 stamped card for your bonus deposit! New cards will be mailed to existing club members in January. If you are 17 or under and aren't a member of the CCU Young Savers Club; you can still join but don't wait! Join the club in January so you can be eligible for your bonus deposit next December. Watch future issues of Champion Chatter for cool club activities and giveaways and have a great year CCU Young Savers!

Scholarship Opportunities

Champion Credit Union members who will be attending post-secondary educational programs (not limited to colleges and universities) can apply for a scholarship that is being awarded by the Northwest Chapter of Credit Unions. Complete the application and essay below to be considered for either the \$2,000 or \$1,500 scholarship. The winner of the \$2000.00 scholarship will have their application forwarded to the statewide scholarship program sponsored by the Ohio Credit Union Foundation, which awards five \$2,500 scholarships. The Northwest Chapter of Credit Unions Scholarships are open to anyone, wishing to complete the application and essay.

The Northwest Chapter of Credit Unions 2010 Scholarship Award Application

Please return your completed application by **February 12, 2010** to Kathleen Kanipe, Scholarship Chair, Parish Federal Credit Union, 5138 N. Summit, Toledo, OH 43611.

Winners will be posted by April 9, 2010 at www.nwocu.org

Name _____

Address _____

City, State, Zip _____ Phone _____

Email _____

Are you a member of a credit union? If so, which one(s)? (This DOES NOT affect your eligibility for this scholarship, but may make you eligible for other scholarship opportunities.)

Please answer the following question by written essay or video entry. Written essay should be double spaced, no longer than 4 pages. Video entry should be no longer than 5 minutes and should be submitted via Youtube with link emailed to CEO@parishfcu.coop. On Youtube application be sure to include your contact information in the email. **For either essay or video entry this completed application form must be submitted. Please circle format you are using to submit your response. Video or Essay**

Video Entries Only:

I hereby state that any music and lyrics used in my video scholarship entry is proprietary or in the public domain or I have written permission from the artist and song writer. Failure to provide proper documentation of permission to use such materials will result in my entry being disqualified.

Applicant's Signature _____ Date _____

Signature of Parent/Legal Guardian required for applicants under age 18: _____

Question: The current U.S. economy is facing significant challenges. Please describe some of these challenges and briefly discuss some of the steps that your family and other families can take, along with the assistance of a credit union, to meet these challenges.