

## 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.*

## It's Not Too Late To Get Your Annual Meeting Tickets!



But don't wait—space is limited! Champion Credit Union's 64th Annual Meeting will be held Saturday, February 20, 2010 at The Maumee Indoor Theater on Conant Street in Maumee. 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 will be included with your ticket. Doors 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 only through February 15, 2010 at any office location. 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.

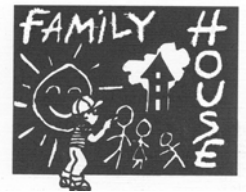
### CCU Wants YOU!

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.

### Have a Heart—Help the Homeless

Champion Credit Union along with other Northwest Ohio credit unions are trying to raise funds to help the homeless, right here in our own communities. CCU is asking members to donate just \$1 to help Family House Homeless Shelter in Toledo. Donate \$1 when you visit any C C U location and show your heart!



## 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.

## Your time is money, and now you can save both.

As a valued CCU member, we want you to be among the first to know about our exciting new online auto shopping service [WhereMembersBuy.com](http://WhereMembersBuy.com)<sup>TM</sup>.

Where Members Buy is a new non-traditional, more comfortable and convenient way to shop for cars online, and to access credit union financing.

### What does Where Members Buy offer?

Where Members Buy offers 24-hour shopping convenience. You can browse new and used vehicle inventories, research all new makes and models, compare vehicles, download a *Free* AutoCheck report on each vehicle in inventory, save a vehicle in your own online garage, request to test drive a vehicle right from the site, obtain a pre-approval or contact Champion Credit Union for financing.

### What is missing when you use Where Members Buy?

Annoying phone calls and emails from dealers when looking at vehicles on other online shopping sites.

### How does Where Members Buy work?

Simply go to [www.ChampionCU.org](http://www.ChampionCU.org) and click on the link for [WhereMembersBuy.com](http://WhereMembersBuy.com) right on the home page! Once you are at the website you can begin to view inventory from area dealers.

Set up a profile—it's free, and you can begin to enjoy additional features of the site.

If you are an existing member of Champion Credit Union or if you know someone who should become a member, you'll want to find out more about the exclusive car shopping privileges you can take advantage of when you shop online with [WhereMembersBuy.com](http://WhereMembersBuy.com)<sup>TM</sup>

As a credit union member, you'll enjoy great benefits like:

- Access to 1,000's of new and used vehicles
- The ability to save preferred vehicles in your virtual garage
- The convenience of requesting a test drive online
- Direct access to credit union financing



[WhereMembersBuy.com](http://WhereMembersBuy.com)<sup>TM</sup>

## CCU Calendar



**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, May 31, 2010**

The credit union will be closed in observance of Memorial Day

## 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](http://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<sup>TM</sup>

Where people are worth more than money.<sup>TM</sup>