

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%***

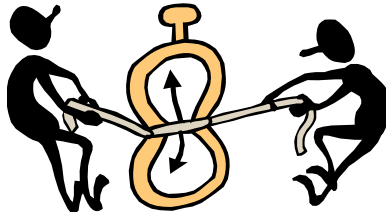
College Student and Parents Loans

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.*



We Know How
Busy Our Members
Are And We're Here
To Help!

CCU is here to help you with time savers that help ease the stress on your precious time. No need for different log-ins, with just one log-in you can view your accounts, transfer funds, make loan payments, bill your bills, and view your monthly statements.

Virtual Branch makes it easy with access to your CCU accounts, *PayIt* bill payment service, and eStatements.

Members can enroll to have access to Virtual Branch by contacting any CCU office. Once enrolled sign up for *PayIt* and eStatements on the Self Service tab in Virtual Branch. Those opting to receive eStatements will receive an email notifying them that their statements are ready for viewing, generally on the first day of the month. No need to wait any longer for your paper statement to arrive or worry about filing it away after you receive it.

Members who wish to enroll in *PayIt* or eStatements must have an active Virtual Branch log-in. Members wishing to use *PayIt* also need an active share draft checking account. Why wait? Your time is valuable!

If you are planning a vacation, apply for a CCU Visa now. It will ease last minute worries and provide extra spending power during the spring months!



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.

Too good to be true? It probably is...

Be on alert if something sounds too good to be true, because it probably is. Scams involving emails, certified or cashiers checks have made headlines in the past year. Members can protect themselves by being diligent with their personal information and being aware of the fraudsters latest attempts.

Other scams involve lotteries or prize money that is sent via certified or cashiers checks to consumers, sometimes with the promise of more funds to come. Consumers usually are asked to deposit the checks and pay a fee. The checks are generally fraudulent and will be returned. The consumer that has deposited the funds are usually responsible for any funds from the fraudulent check and the fraudster walks away with the money.

Car Shopping? Visit
www.ChampionCU.org
First!



Visit the CCU website and click on the *Where Members Buy* link to view local dealers vehicle inventory, save vehicles in your virtual garage, set up an appointment to test drive a vehicle and even start your loan application!*

*Regular credit approval applies to all loans. Call for details

Spring is on the way... what ideas are blooming for you?

Spring is just around the corner... what plans do you have in mind? Did you know that your credit union makes loans for just about any worthwhile purpose? If you thought CCU just loaned money for cars, think again!

If you have a worthwhile purpose you want to finance this spring, call us. CCU does its very best to offer our members competitive rates and a variety of financing options. Our lending services staff can help determine what type of financing is best to meet your needs.

CCU offers a wide variety of loan products with different features that mean more options for you.

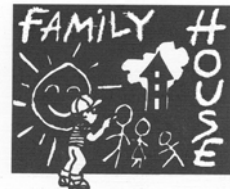
To apply or find out more, call or visit the credit union to speak with a lending service representative or apply online at www.ChampionCU.org!



*Regular credit approval applies to all loans

Our Members Have Hearts Of Gold!

Thank you for helping Champion Credit Union raise over \$620.00 for Family House Homeless Shelter during our "Hearts for the Homeless" campaign. We've always known our members have hearts of gold.



CHAMPION CREDIT UNION, INC.

West

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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.™