

CCU Spark

A quarterly publication for members of Champion Credit Union, Inc.

March 2010

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 1.00%**

More Yield & more flexibility

LOANS ANNUAL PERCENTAGE RATE

New and Used Vehicles

72 months or less **as low as 5.00%***

73 to 84 months as low as 6.00*

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 6.70%***

121 to 180 months as low as 7.70%*

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 04/01/10 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.*



WhereMembersBuy.com™

Where Members Buy... Is Also Where Members Save!

CCU is happy to offer our members a new online auto shopping service WhereMembersBuy.com™. Where Members Buy is a new non-traditional, more comfortable and convenient way to shop for cars online, and to access great credit union financing.

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 virtual garage, request to test drive a vehicle right from the site, obtain a loan pre-approval or contact Champion Credit Union for financing.

April 15 through May 15, CCU is also offering those who create a free profile and use Where Members Buy to apply for financing a 1/2% off the loan rate they currently qualify for.* Application for the loan must be completed via the Where Members Buy link on the credit union's website and paperwork must be completed at eligible dealerships.*

Simply go to www.ChampionCU.org and click on the link for WhereMembersBuy.com right on the home page and start your spring car shopping now!

Rates as low as 4.50%* with Where Members Buy Special!

*Actual rate and term are based on individual members credit worthiness, age of collateral offered, and amount financed. Conditions or restrictions may apply contact the Credit Union for details.

ATM's replaced at South Toledo and West Toledo locations

Recently two offices had new ATM's installed. The installation marks the end of an ongoing upgrade to the machines. The replacement should rectify the issue of members receiving incorrect error messages or having cards retained and make the use of the CCU machines even easier for members.

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 Is Helping Make Great Strides for a Cystic Fibrosis Cure and You Can Too!

Join CCU in the fight against Cystic Fibrosis by joining the *Champion CU for CF* Great Strides walk team. CCU is dedicated to help the Cystic Fibrosis Foundation make Great Strides in finding a cure for CF by raising funds that can be used for continued research.

Cystic fibrosis is an inherited chronic disease that affects the lungs and digestive system of about 70,000 children and adults worldwide. A defective gene and its protein product cause the body to produce unusually thick, sticky mucus that clogs the lungs and leads to life-threatening lung infections and obstructs the pancreas and stops natural enzymes from helping the body break down and absorb food.

In the 1950s, few children with cystic fibrosis lived to attend elementary school. Today, advances in research and medical treatments have further enhanced and extended life for children and adults with CF. Many people with the disease can now expect to live into their 30s, 40s and beyond.

Join other CCU members, staff, and Board of Directors' members while we come together on May 1, 2010 to walk and raise awareness about CF. Visit www.ChampionCU.org and click on the Great Strides logo to donate or join the team as a walker.

To show that CCU appreciates 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 March 31. The refund amount is calculated on the interest paid on loans during the first quarter of 2010.



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.

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



Change to Toll Free Number

CCU made a change to the toll free number normally connected to Audio Response. Members can now call the (800) 650-5444 and reach a credit union staff member more easily than before. Dialing the toll free number, you call the credit union directly and have the option of talking to a specific staff member, reaching Audio Response (press 5), or speaking to any member service representative. It is one way CCU better connects with our members!

PRIVACY NOTICE

Champion Credit Union, Inc. is a member owned financial cooperative. Our mission is to be progressive in providing the best in a full range of services to our members while maintaining financial stability. You can be confident that your financial privacy is a top priority of this credit union. As required by law, you are being provided with this privacy notice to explain how the credit union collects, uses, and safeguards your personal and financial information. If you have any questions please contact a member service representative at 419-407-4140.

Information Collected

Champion Credit Union collects non-public personal information about you from the following sources:

- Information we receive from members/non-members from a variety of sources, including: the members signature card, loan applications, and other forms;
- Information obtained when verifying the information members/non-members provide on applications or other forms;
- Information about members/non-members transactions with us or others; and
- Information we receive from a consumer reporting agency.

Information Shared with Third Parties

Champion Credit Union may disclose non-public personal information about an individual member or members as permitted by law. These disclosures typically include information to process transactions, conduct the operations of Champion Credit Union, protect the security of the credit union's financial records, or with the members consent.

Third Party Privacy Standards

The credit union may disclose all of the information collected to companies that perform marketing services on behalf of the credit union or to other financial institutions with which we have a joint marketing agreement. Champion Credit Union will only disclose non-public personal information about you to third parties who demonstrate a commitment to the protection and confidentiality of member information, and who have adopted privacy policies comparable to those adopted by the credit union. Under no circumstances will we authorize these firms to charge your account without your consent.

Security and Confidentiality

The credit union restricts access to non-public personal information about members to those employees who have a specific business purpose for using it. Employees are trained on the importance of maintaining confidentiality and member privacy. Champion Credit Union maintains physical, electronic, and procedural safeguards that comply with state and federal regulations to safeguard nonpublic personal information. If a member decides to terminate their membership we will adhere to the privacy policies and practices described in this policy.

Availability of the Policy

The credit union will make this policy available to any member/non-member requesting it. The credit union will also make available the privacy policy disclosure on its' Internet website, www.ChampionCU.org.

Change to Funds Availability Policy Disclosure

Due to a change in the Federal Reserve check processing, changes were made to the Champion Credit Union Funds Availability Policy Disclosure. Below are the sections in which changes were made to the existing Champion Credit Union Funds Availability Policy Disclosure. The full disclosure is available at any Champion Credit Union office location or at www.ChampionCU.org.

6. Deposits at ATMs. Funds from any deposits (cash or checks) made at automated teller machines (ATMs) will not be available until the first business day after the day of your deposit for deposits in excess of \$1,000.00

7. Deposits at Service Centers. Funds from deposits of cash; U.S. postal money orders that are payable to you; as well as U.S. Treasury, state and local government, cashier's, certified, teller's, Federal Reserve Bank, and Federal Home Loan Bank checks that are payable to you will be made available according to the rules set forth above. The first \$100 from a deposit of checks will be available on the first business day of your deposit. The remaining funds will be available by the second business day after the day of your deposit. For example, if you deposit a check of \$700 on a Monday, \$100 of the deposit will be available by Monday. The remaining \$600 will be available by Wednesday. To determine whether a check you deposit at a service center is a local or a nonlocal check, please contact Champion Credit Union.

8. Foreign Checks. Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Foreign checks submitted for deposit will be accepted on a case-by-case basis. The credit union will pass on any processing fees and exchange rate conversions to the depositor. The availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which it is drawn.

CCU Calendar

April 15, 2010—May 15, 2010
Where Members Buy Special

Saturday, May 1, 2010
Great Strides Cystic Fibrosis Walk—Join the CCU and walk for a great cause!

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

Monday, July 5, 2010
The credit union will be closed in observance of Independence Day



Look for the CU swirl at
www.ChampionCU.org
To find shared
branching locations
during your summer
travels!

CHAMPION CREDIT UNION SCOREBOARD

As of February 28, 2010

Members	6,380
Total Assets	\$47,037,769.74
Total Shares	\$39,934,247.43
Total Loans	\$30,046,732.89
Total Reserves	\$ 6,660,717.79
And Undivided Income	

CHAMPION CREDIT UNION, INC.

West

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

Outside Toledo Area: 800/650-5444

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

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

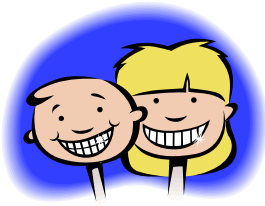


Equal Housing
LENDER



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™



Champion Chatter

A special section for Champion Credit Union's young savers

Get In the Savings Game!

Visit Champion Credit Union the week of April 18-24 and make your young savers deposit and get a special thank you gift! You can help us celebrate National Credit Union Youth Week by getting into the savings game with us.

During the month of April... get in the game with CCU! For our members who return a completed (colored) "Get in the Savings Game" picture below when you make a deposit into your CCU account—you will receive an entry form for our "Millionaire for a Day" drawing. Your name could be drawn to receive the amount of dividend you would earn if you deposited one million dollars into your CCU savings account for one day! **

And remember, CCU membership is open to all your family members and probably your friends too so tell everyone you know to get in the game and join!

**Prize will be deposited into primary share account and reported as dividend. Members age 17 and under only. Must return picture and make deposit to be eligible to receive entry form. Other conditions, exclusions or restrictions could apply, please contact the Credit Union for details.

