

CCU Spark

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

June 2010

CCU Rate Snapshot

DEPOSIT ACCOUNTS

ANNUAL PERCENTAGE YIELD (APY)

Share Savings Accounts 0.25%
Low minimum balance to earn APY

Club (Savings) Accounts 0.25%
Save for whatever your needs may be

Young Savers Club 0.25%
For our younger members

Share Draft Checking 0.10%
Free checks & NO monthly fee!

Money Management
Yields as high as 0.75%**
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%*

Visa Credit Card
Fixed Rate & NO Annual Fee! 14.99%

Rates are effective 06/01/10 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.



CCU membership has privileges—Discounts on Dell computers

Your credit union is proud to announce its participation in the Dell Member Purchase Program. The program offers exclusive savings on Dell laptop and desktop computers and accessories. The Member Purchase Program is an extension of Dell's Employee Purchase Program so both programs receive the same exclusive savings. You get pricing like a Dell employee just for being a Champion Credit Union member.

CCU members can call or shop online. Members will need to shop online using the exclusive discount link found at www.ChampionCU.org in order to receive the special discounts. Those members wishing to call 866-257-4711 should mention member ID: GS10547115

Now is a great time to purchase your college bound student a new computer! CCU has a special financing program just for Dell Member Purchase Program computers. Members can receive a rate as low as 7.75% APR and terms up to 36 months*, but only when they purchase using the Dell Member Purchase Program.



*Actual rate and term are based on individual members credit worthiness. Conditions or restrictions may apply contact the Credit Union for details. APR = Annual Percentage Rate.

Learn more about this special credit union member discount. Visit the Dell link at www.ChampionCU.org

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.

Do you know *Where Members Buy*?

Have you tried CCU's online auto shopping service WhereMembersBuy.comTM? 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.

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?

Hot weather, rain, high pressure to buy now, haggling over price. With where members buy you get what you want from car buying.

How does Where Members Buy work?

Simply go to www.ChampionCU.org and click on the link for 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.comTM

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



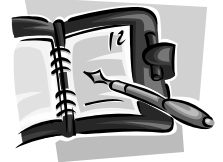
WhereMembersBuy.comTM

*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.

CCU Calendar

Monday, September 6, 2010

The credit union will be closed in observance of Labor Day



Entertainment Books Are On Their Way!

Beginning mid-August members can purchase a 2011 Entertainment Book valid through November 2011 and begin using it immediately to save thousands all for just...

\$30.00!

eStatements = Less Worry

Why worry about your credit union statements sitting in your mailbox or falling into the wrong hands when you're on vacation? There is no need to worry! Members can sign up for eStatements free of charge and have their statements delivered to their inbox, instead of their mailbox. eStatements stores up to six months of statements and older statements can always be requested from the credit union.

Enrollment is easy—just visit the self service tab in Virtual Branch and click the eStatement link. Not signed up for Virtual Branch? Call the credit union today to be enrolled!

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!

Summer has just
began – toss on
your flip flops and
have some fun!



Adult	\$37.00
Junior / Senior	\$18.00
Adult Ride-n-Slide	\$70.00
Soak City	\$25.00



Adult	\$29.00
Child / Senior	\$24.00
Pay Once Visit Twice	\$48.99



Adult	\$9.00
Child / Senior	\$6.00

Kings Island tickets can only be purchased via the web. Cedar Point tickets may be purchased via the web or at any CCU office location. Visit www.ChampionCU.org for the Kings Island and Cedar Point discounted ticket links

CHAMPION CREDIT UNION SCOREBOARD

As of May 31, 2010

Members	6,399
Total Assets	\$47,836,893
Total Shares	\$40,589,973
Total Loans	\$29,236,922
Total Reserves	\$ 6,660,718
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 to \$250,000

NCUA

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

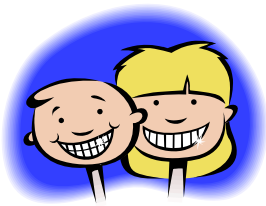


Equal Housing
LENDER



AMERICA'S CREDIT UNIONS™

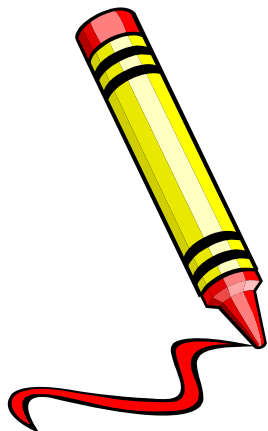
Where people are worth more than money.™



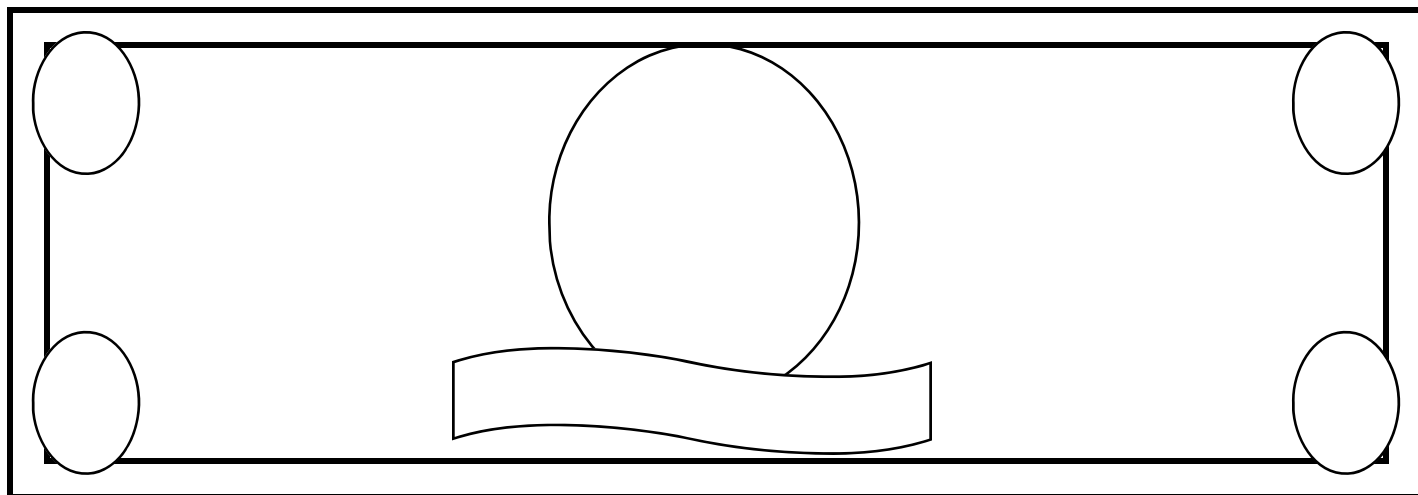
Champion Chatter

A special section for Champion Credit Union's young savers

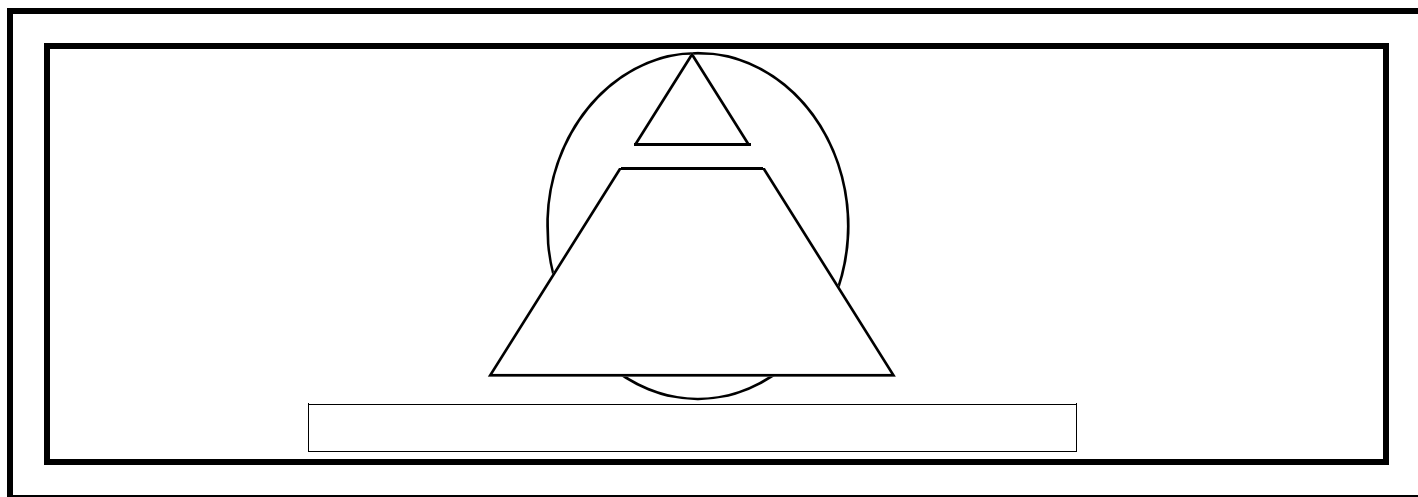
Summertime is here!



School is out, summer is here and everyone is looking forward to vacations! We're halfway through the year and CCU young savers are off to a great start in 2010. The credit union loves to see our young savers making deposits into their accounts so they can receive their bonus deposit in December. CCU young savers know it is really cool to save and that summertime is a great time to earn some extra money to save. Speaking of making some money... CCU wants to help you have some fun making some money. Have some fun creating your own money! What would your money look like? Be original and pick the color, the picture and even the amount. Have fun this summer and keep saving in your Champion Credit Union Young Savers Club account! Don't forget to have your young savers card stamped each month so you can get your bonus deposit in December. If you haven't joined the Young Savers Club yet, just ask any CCU staff member for details on joining.



FRONT



BACK