

## CCU Rate Snapshot

### DEPOSIT ACCOUNTS

#### ANNUAL PERCENTAGE YIELD (APY)

**Share Savings Accounts 0.10%**  
*Low minimum balance to earn APY*

**Club (Savings) Accounts 0.10%**  
*Save for whatever your needs may be*

**Young Savers Club 0.10%**  
*For our younger members*

**Share Draft Checking 0.05%**  
*Free checks & NO monthly fee!*

**Money Management**  
**Yields as high as 0.30%\*\***  
*More Yield & more flexibility*

### LOANS ANNUAL PERCENTAGE RATE

#### New and Used Vehicles /Motorcycles

72 months or less **as low as 2.45%\***  
73 to 84 months **as low as 3.45%\***

#### 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 5.15%\***  
121 to 180 months **as low as 6.15%\***

#### Personal Loans

Variable Terms **as low as 9.99%\***

#### Visa Credit Card

*Fixed Rate & NO Annual Fee!* 14.99%

*Rates are effective 01/15/2012 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.*

What's the  
Forecast?  
HOT, HOT, HOT  
Auto Loan  
Rates!



Just like nice weather, these HOT rates won't stick around forever! Now through February 15, 2012 members can get rates as low as 2.45%\* on new and new to you auto loans. It's a great time to buy—the Detroit and Toledo Auto Shows bring a wealth of incentives—including rebates. But don't be left in the cold with other special financing offers, CCU financing is usually still a better deal with a rebate than the special rates offered through many dealers. Here is a comparison of a special financing rate and CCU financing for a 2011 Buick Lucerne for 60 months:

CCU		Dealer
\$29,730.00	Vehicle Cost	\$29,730.00
\$ 4,000.00	Rebate/Allowances Available	\$0.00
\$25,730.00	Amount Financed	\$29,730.00
2.45%	Annual Percentage Rate*	0.00%
\$456.10	Monthly Payment	\$495.50
\$27,365.94	Total Repayment (including interest)	\$29,730.00

By skipping the 0% offer and taking the rebate instead, you save almost \$40.00 each month on your payment and you save an additional \$2,364.06 in total repayment when you finance with CCU! That savings doesn't even include any application fees or pre-payment penalties you may be charged when you finance your vehicle with those other special financing rates.

CCU is just a call or click away. Don't wait—apply before February 15 to take advantage of these HOT rates!

\*Regular credit approval applies to all loans. Actual rate and term are based on individual member's credit worthiness, amount financed, and collateral being offered. Conditions or restrictions may apply, contact the Credit Union for details.

## 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's 70th Annual Meeting Join Us for Dinner and a Movie

Champion Credit Union's 70th Annual Meeting will be held Saturday, February 25, 2012 at The Maumee Indoor Theater on Conant Street. Come join your friends for "Dinner and a Movie", CCU style.

Along with dinner and the movie "Moneyball", soft drinks, beer, and wine are included in your ticket price. Doors will open at 6:00 pm, dinner begins at 6:30 pm, business meeting at 7:30 pm and our movie will begin following the business meeting. Prize drawings will also take place.

Tickets for the event can be purchased through Friday, February 17, 2012 at any office location. Tickets are only \$7.00 each and space is limited.

If you prefer to only attend the business meeting, admission to the business meeting only, is free to members.

## eFiling is easy with Turbo Tax and CCU



Get step by step guidance when filing your taxes and get your refund sooner using the Turbo Tax link on the CCU website or Virtual Branch login page. Your taxes are easy to complete and you generally receive your refund within two weeks of filing with no additional fee. Federal returns and most State returns can be completed using the link.

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

When having refunds direct deposited, you must be a signer on the account your refund is being deposited into. If you are not a signer on the account, the refund may be returned to the Internal Revenue Service.

Give your friends, family, and neighbors something special this Valentines Day—Share the love by telling them about your credit union and invite them to become a member too!



## CCU Calendar



**Monday, February 20, 2012**

The credit union will be closed for staff training

**Friday, February 17, 2012**

Last day for Annual Meeting ticket sales

**Saturday, February 25, 2012**

CCU Annual Meeting—Maumee Indoor Theater

### 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](http://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.™*