THE OFFICIAL NEWSLETTER OF CARDINAL CREDIT UNION

Take Flight

WINTER 2020

CARDINAL CREDIT UNION

We are Here for You
Protecting Assets and Offering Solutions for Financial Health

During the past year, uncertainty reigned. Our objectives did not waiver: support members' monetary goals, reinvest in technology, and head into 2021 with innovative programs geared to improve the economic communities we serve. Our team strategically reworked capital to find ways of helping struggling members achieve better financial health through our assistance with the hardship program. We believe by reinvesting extra liquidity in the people, products, and services that enhance our members' lives every single day, is an endowment in our collective future.

We are happy to report Cardinal is progressing despite challenging conditions. We boldly embraced change, leveraged technology, and assertively endeavored to provide fiscal insights necessary for security and stability.

We responded early to the exigencies in calculated ways: adding customer service representatives to handle increased call center volume, provided paycheck protection relief, offered small business loans, enhanced electronic banking security associated with remote and digital channels, and created an online appointment setting tool enabling employees to work safely, and interact with members efficiently. We immediately assembled a cross-disciplinary team to evaluate your needs and put the following temporary hardship assistance programs in place: payment reduction options on personal and auto loans, Skip-a-Payment assistance for Visa and Home Equity Line of Credit members, and mortgage forbearance for our homeowners experiencing financial difficulties.

We are here for you: Cardinal Credit Union has prevailed for 67 years and it is our pleasure to serve you. I am confident, by working together, life's emergencies will not derail your dreams. Looking forward to continued good health and prosperity.

Best regards,

Christine Blake, CEO

HOME REFINANCING MADE SIMPLE

Refinance your mortgage now to take advantage of historic low rates and reduce your monthly payment.
Apply online and start saving.

1 Apply **2** Approval **3** Close

Visit CardinalCU.com to get started today, or call our friendly mortgage experts at 440.266.2200 option 4.

ADVANTAGE CHECKING
A Powerful way TO SAVE

We are thrilled to introduce a fantastic new money-savings checking product powered by BaZing. Benefits include:

- **Travel Insurance**
- **Roadside Protection**
- **Local Shopping & Dining Discounts**
- **Cell Phone & Identity Theft Protection**
- **All for only $6.00 per month**

Powered by BaZing

Looking to consolidate debt? Make an appointment online to speak with one of our Financial Counselors, today.

"I would like to thank Sally for the amazing job she did for Leanne and I. You went above and beyond to us get out of our high interest rate credit cards. You are an amazing person and very polite. The money you were able to save us, is fantastic. We can breathe, now. I don't have to wake up in the middle of the night worrying about my bills. Cardinal Credit Union is very lucky to have you. Thank you so very much."
- John & Leanne | Members since 2015

2021 VIRTUAL ANNUAL MEETING

WHERE	ON	TIME
zoom	SATURDAY March 6, 2021 FREE TO MEMBERS	MEETING STARTS AT 10:00 AM

To reserve your spot RSVP at **CardinalCU.com/AM**
Registration will be available **JAN 21, 2021 - FEB 28, 2021**
Zoom invites will be sent to the email address you registered with, during the first week of March.

Notice for Online Banking Members: If you have not logged into your online banking account during the past 12 months, your account will soon be deactivated. At your convenience, please take a moment and login to your online account to be sure your login credentials remain active, and you are able to utilize all online services without interruption.

NCUA

Check Cashing: In our last Take Flight Member Newsletter (Fall 2020), we inadvertently announced a change regarding an increased Check Cashing fee. The service fees remain unchanged. We apologize for any inconvenience. Thank you for your understanding.

New Logo. New Look. New *Debit Card.*

Any way you pay, Cardinal is there for you.

With improved protection features, the security chip and contactless payment capabilities allow you to safeguard all your in-person, as well as your electronic, purchases. When you tap to pay with your Cardinal contactless debit card or payment-enabled device, checkout is safe, secure and touch-free.

YOUR DIGITAL WALLET
Simple. Secure. CONNECTED. Worldwide.

Available for both Cardinal Credit Card and now Debit Card. If you have a smartphone, you have a Digital Wallet among your existing apps. Open your preferred Digital Wallet app and follow the on-screen instructions to add your Cardinal Credit and/or new Cardinal Debit Card. It's that simple. It's your electronic ticket to a world of financial security and convenience.

Here are some benefits of a Digital Wallet:
Convenience & Efficiency – Complete a transaction in seconds with a tap or wave of your phone at a checkout terminal.

Organization – Cards are easily accessible and meticulously organized (membership, credit, debit, and gas perks) in your Digital Wallet.

Security – Payments require a physical fingerprint confirmation or face scan, which provide enhanced security to your transactions.

Digital Wallets for Apple, Samsung, and Google payment services are supported for your new **Debit** and **Credit** cards. Fitbit, Garmin, and LG payment services are supported for your **Debit** Card. To learn more visit us online at **CardinalCU.com**.

Featured Dealer of the Month

In the market for a new or used vehicle?
Talk to our local Dealership Partner:

HONDA

HONDA OF MENTOR
8555 MARKET STREET
MENTOR, OH 44060
440-974-9500

HOLIDAY CLOSURES

MLK Day - Monday, January 18

Presidents' Day - Monday, February 15