

Take SPRING 2021 Flight



Does Refinancing your Home make sense in 2021?



As home values continue to climb, and interest rates remain at historic lows, home refinancing is becoming a potential source of extra funds for a growing number of homeowners.

Should you refinance? Consider the benefits: lower interest rate, reduced loan terms (to pay-off your home faster), consolidating high-interest credit card debt, or using equity to fund your home improvement projects. A refinance could also decrease your monthly payments, save on mortgage interest throughout your remaining term, and eliminate mortgage insurance. We are currently saving a significant amount of money for our members.

We are not certain how mortgage rates will trend in 2021. But, with interest rates at historic lows, we know that if you begin your refinance application early this year, you may be able to lock a rate that makes your monthly mortgage payment less. Visit our website at CardinalCU.com to begin the application process, review rates, or set up a FREE consultation.

As an independent financial cooperative, we have every intent of keeping our promise of brightening our members' financial future by extending low interest rates on loans, and reinvesting profits back into the Credit Union. I am confident, by working together, we can ensure life's emergencies won't derail your dreams. Looking forward to continued good health and prosperity.

Sincere regards,
Christine Blake, CEO



1
APPLY

2
APPROVE

3
CLOSE

HOME REFINANCING MADE SIMPLE

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

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



Coming in October...

Look for your new VISA® Credit Card with enhanced security chip, contactless capabilities and fantastic cash back rewards.

All details will be forthcoming. Please call the Credit Union to update your phone number, email and address if needed.



New Mayfield Heights Branch



**Coming
July 2021**



Call for Volunteers

Cardinal Credit Union is a member-owned financial cooperative run by a volunteer Board of Directors who are elected from and by the membership.

From time to time, the Credit Union asks for members who may be interested in serving on the Board to submit information regarding their desire and ability to serve. If you would like more information or a potential board member packet, please send an e-mail to Board@CardinalCU.com.

Featured Dealer of the Month

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



Classic Hyundai

8460 Tyler Blvd
Mentor, OH 44060
440.210.4114

**FREE
VIRTUAL
HOMEBUYER
& REFINANCE
SEMINAR**

April 8

May 13

June 10

Starts at 6:00 PM

[CARDINALCU.COM/RSVP](https://cardinalcu.com/rsvp)

Online banking users can sign up to receive text alerts. Simply sign in to your online banking and select the service tab then click on E-Alerts. In addition to automatic text alerts, Cardinal now has the capability to send secure messages to members. Notifications regarding: account/loan statuses, payment reminders, appointment confirmation, or other important information. Our members will have the opportunity to unsubscribe by replying stop.



68th Annual Meeting

Our 68th Annual Meeting was held via Zoom on Saturday, March 6. More than 128 guests enjoyed the virtual event with prize drawing.

2021 Board of Directors

Sandy Hamo
William Patrick, Jr.
Ed Brown
Randy Mears
James Brumbaugh
Kenneth Deken
James Gray
Kathleen O'Connell-Burton
Jeffrey Shibley

Text Fraud Alerts from our VISA partner PSCU

Members will begin receiving text alerts if a transaction is believed to be fraud. Members should respond to the text letting PSCU know if the transaction is valid or not.

If you receive a voicemail, you will be instructed to call for credit: **1-800-231-5262** or debit: **800-272-9446**.

If you receive a text, you will be instructed to text back or call **1-888-918-7313**.

*Cardinal CU SMS
example of initial
text alert.*

*Reply **Y** – yes
these are my
purchases.*

*Reply **N** – no these
are not my
purchases.*



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 de-activated. At your convenience, please take a moment and login to your online account before April 28, 2021 to be sure your login credentials remain active, and you are able to utilize all online services without interruption.



HOLIDAY CLOSURES

| **Memorial Day** - Monday, May 31

| **Independence Day** - Monday, July 5

