

Take FALL 2023 Flight



2023 and Making a Bigger Difference Than Ever Before!



Each year, Cardinal is focused on doing even more for the community than the year before and this year is no different! We are thrilled to announce our latest initiative -- a partnership with The Cleveland Browns in which we are now the Official Credit Union of The Cleveland Browns. And together we are launching a new financial education program

for the youngest members of our family, called the Lil Brownies Savings campaign.

As many of you know, Cardinal is committed to helping the communities we serve through financial education programs. So now, in addition to working with high school and college students along with wellness and home buyers' seminars for our members, we are taking our programs to the youngest members of our family, so that elementary school aged children can learn about personal finance!

As a result, we are helping families to teach their children the fundamentals of financial wellness, giving them a firm foundation to start their financial journey. The program teaches

responsibility, gets kids excited about saving, and earning money and automatically enters them in a raffle to win club tickets to a Cleveland Browns game! Our youngest members will even get their very own debit cards featuring Brownie the Elf! Parents will be able to oversee card spending with parental card controls, transaction requests/notifications, parental allowances and payments for grades, budgeting, and youth financial education tools.

We are 100 percent committed to our members. In addition to the latest program, we have many other great programs for the community. Just to name a few, we offer integrated online banking capabilities, state of the art mobile app, remote check deposit, Apple and Google Pay for tap and go payment options, fraud text alert notifications, plus Family First Adoption Loan alternates, commercial lending as well as flexible business services. Our vehicle loan rates and mortgage initiatives are best in class and our Cardinal VISA cards enable secure transactions and advanced security for contactless purchasing.

We always strive to do better and to be better to help our members achieve a brighter financial future.

With Warm Regards,
Christine Blake, CEO



OFFICIAL CREDIT UNION OF THE CLEVELAND BROWNS

We are Thrilled to Announce a New Checking Account Line-Up With Even More Free Benefits - Great Service is Always Free

Simply Free Checking

A FREE account for anyone

- No minimum balance
- No monthly service charge
- FREE eStatements*

Premier Checking

For those interested in higher interest

- FREE 1st order of checks
- Tiered interest available with balances over \$1,000
- Only \$6.95 monthly charge if minimum monthly requirements not met*
- FREE eStatements*

Premier Plus Checking

Earn interest with the convenience of direct deposit and debit card use

- FREE 1st order of checks
- Higher interest rate on balances up to \$15,000
- Competitive interest with balance above \$15,000
- Only \$6.95 monthly charge if minimum monthly requirements not met*
- FREE eStatements*

Advantage Checking

An account for those interested in money saving benefits

- Early Pay - Receive your direct deposit up to two days before your "official" payday
- Overdraft Forgiveness*
- FREE 1st order of checks
- Identity Theft Aid*
- Cell Phone Protection*
- Roadside Assistance
- Savings Network
- All for only \$6 per month
- FREE eStatements*

*Please see Cardinal Credit Union for more details

EARN CASH BACK

on Millions of Amazon Purchases!



For a limited time: Enjoy DOUBLE the rewards on all Amazon purchases by using your Cardinal Visa Card now through 12/31/2023! That's 3% Cash Back or 3 Points per \$1 spent at Amazon.

Cash Back Rewards:

1.5% on ALL purchases ALL THE TIME!

Signature Rewards:

1.5% points for EVERY dollar spend. ALL THE TIME!
(Points redeemable for Merchandise, Cash, or Travel)

Introducing the Lakeland Affinity Card! No annual fee!

1.5% Cash back on all purchases with no limits. 1% awarded to card holder 0.5% awarded to The Lakeland Foundation.

\$50 bonus with \$500 Spent in the first three billing cycles!



Scan for Rewards

Notices

Checking Account Name Changes:

Free Checking is now **Simply Free Checking**

Interest Checking is now **Premier Checking**

Interest Plus Checking is now **Premier Plus Checking**

Business Checking is now **Simply Free Business Checking**

Simply Free Business Checking:

Simply Free Business Checking accounts that exceed 1,000 monthly transaction items or \$10,000 in monthly currency deposits, may be charged \$0.25 per transaction item or \$0.25 for every \$1,000 in currency deposits accordingly. If the Simply Free Business Checking account exceeds 1,000 free monthly transactions, the account may be converted to another checking product.

Please see Cardinal Credit Union for more details

Non-Cardinal ATM or PIN POS Transactions:

Simply Free – Now Free / Unlimited
Premier Checking – Now Free / Unlimited
Premier Plus – Now Free / Unlimited

Advantage Checking Members have new added benefits:

Overdraft Forgiveness
Early Pay - Receive your direct deposit up to two days before your "official" payday

Advantage Checking Members as of November 30th we will no longer offer:

Health Savings Cards
Buyers Protection and Extended warranties
Travel Accidental Death Insurance
Billshark

Premier Plus Checking

PIN Point of Sale Debit Card transactions included in monthly required Debit Card transactions

Premier Checking

\$5.00 Minimum Opening Deposit

Free Financial Wellness Workshop

We believe education is essential to promoting financial wellness. Cardinal has Certified Financial Counselors available to answer questions, provide one-on-one budgeting assistance, and offer solutions to improve your credit score, as well as your buying power.

Topics:

- › Components of a Credit Score
- › Unsecured Debt
- › Credit History
- › Saving Money

OCT 19 @ 6PM
CARDINALCU.COM/RSVPFC



CARDINALCU.COM/RSVP

2nd Thursday of every month @ 6-7:30 PM

Guest appearances by area professionals



SCAN ME



Featured Dealer of the Month

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

MENTOR NISSAN

6960 CENTER ST MENTOR, OH 44060
440-276-3468 | mentornissan.com

Traveling?

Remember to set travel dates to avoid interruptions with your Cardinal VISA Card. The Cardinal Credit Visa Card can be accessed through your on-line banking portal by navigating to the **Credit Card Tab**, choose your card, then **Communications Tab** and select **Travel Notes**.



If you have not signed up yet, please give us a call at 440.266.2200, and we will walk you through the process. You may also call the numbers below for Debit and Credit Cards:

Debit Card: 844.293.6180 | Credit Card: 866.820.5849



Holiday Closures

- Columbus Day** - Monday, October 9
- Veterans Day** - Saturday, November 11
- Thanksgiving** - Thursday, November 23
- Christmas** - Monday, December 25
- New Year's Day** - Monday, January 1, 2024

