

Take Flight SPRING 2026



This is the season of growth and opportunity



With spring upon us, there is a renewed sense of energy and optimism at Cardinal Credit Union. As we look ahead to 2026, our focus remains clear: putting our members first and delivering meaningful value at every stage of your financial journey.

We recently hosted our 2026 Annual Meeting on March 7th, and it was a pleasure to connect with so many of you. The meeting was well attended by nearly 300 members, both in person and virtually, and your engagement and support continue to inspire us.

This year, we are prioritizing initiatives that help our members make the most of their money. Our auto and mortgage refinancing campaigns, featuring highly competitive rates, are gaining strong traction and helping members navigate today's economic environment with confidence. We are also finalizing the development of bundled products and services designed to provide added value for parents, youth investors, and college students alike.

Our commitment to financial education remains a cornerstone of who we are. For the 16th consecutive year, Cardinal is proud to sponsor the Mad City Money Scholarship Competition—an interactive, real-world financial simulation that awards \$5,000 in scholarships based on student performance. This year's event will take place on April 29th at Lake Catholic High School, with seniors participating from Eastlake North, Lake Catholic, Mentor, Notre Dame Cathedral Latin, and Willoughby South.

Through our partnerships as the Official Credit Union of the Cleveland Browns and the Cleveland Crunch, we continue to engage with our communities in meaningful ways. We are excited by the success of our Lil' Brownies Youth Savings Program, which includes the Brownie the Elf VISA® debit card with parental controls to help teach our youngest members smart money habits. We are also developing a Cleveland Crunch debit card and working closely with their fan base to promote financial education and awareness. Of course, you're welcome to have our normal Cardinal Visa debit card if you prefer. The choice of any of the three cards is yours!

Our SmartStart Stock Investor Program is generating strong excitement among members ages 18–28. This innovative program allows young adults to redeem VISA debit card rewards points to purchase fractional shares of stock in publicly traded companies such as Starbucks, Google, and Apple—helping them begin their investment journeys and build long-term wealth.

As always, we invite you to visit any of our branches to discuss your financial goals. Our team of Certified Financial Counselors is available to assist with budgeting, debt management, credit repair, financial problem-solving, credit and income reviews, and strategies to improve credit scores.

We are excited about the year ahead and remain committed to delivering the financial benefits that matter most to you. Together, we can make 2026 a year of growth, opportunity, and new possibilities.

With warm regards,
Christine Blake, CEO

73RD ANNUAL MEETING

Our 73rd Annual Meeting was held at the American-Croatian Hall and via Teams on Saturday, March 7. Nearly 300 guests enjoyed the in person and virtual event with prize drawings. Adding to the excitement were special appearances by U.S. Congressman Dave Joyce, Cleveland Browns tackle Dawand Jones, and Browns Mascot Chomps.



2025 BOARD OF DIRECTORS

- Sandy Hamo
- Randal Mears
- Ed Brown
- Kathleen O'Connell-Burton
- Jeff Shibley
- James Brumbaugh
- Kenneth Deken
- James Gray



Cardinal Smart Start A debit card for kids!

- > **No Fees. An Account Owned By You.**
- > **Designed For Ages 6-17.**
- > **You Choose Your Card.**

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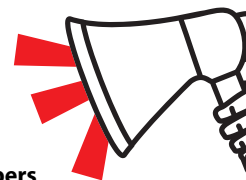


Call for Volunteers

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 potential board member packet, please send an e-mail to **Board@CardinalCU.com**.



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Invest in brands you love.

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FOR QUALIFYING MEMBERS AGED 18 OR OLDER



Holiday Closures

Memorial Day - Monday, May 25

Juneteenth - Friday, June 19

Independence Day - Friday, July 3 & Saturday, July 4

TOP WORK PLACES

Shred Month



Throughout the month of April, we will be offering free document shredding at each of our branches. Please bring in any personal items that you would like to have shredded free of charge. The bins will be located in the lobby of each branch.

Provided by NorthCoast Shredding Service & Record Retention A NAID AAA Certified Company 440-943-6968

WORKSHOP CORNER

FREE FINANCIAL WELLNESS WORKSHOP

MAY 21

6-7 PM

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

FREE HOMEBUYER & REFINANCE SEMINAR

Second Thursday of every month

6-7 PM

HONDA

Featured Dealer of the Month



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

Honda of Mentor

8555 MARKET ST MENTOR, OH 44060
440-974-9500 | hondaofmentor.com

