



Take FALL 2021 Flight

We've Partnered Up to Bring You Local Discounts



The next time you grab carry-out, book an oil change or get the dog groomed, go local for great discounts. Our Advantage Checking account holders enjoy special savings when shopping and dining with our network of Northeast Ohio partners. You can feel good about supporting local companies, and even better about stretching your dollars. The new Advantage Checking account is one more way Cardinal Credit Union is partnering with our community to ease economic hardships. Explore all the money-savings perks of Advantage Checking at:

CardinalCU.com/accounts/checking-accounts

Sincere regards,
Christine Blake, CEO



A POWERFUL NEW WAY *TO SAVE*

We are thrilled to introduce a new money-saving checking product **Advantage Checking**, with the following benefits:

- ⚡ Travel Insurance
- ⚡ Roadside Protection
- ⚡ Local Shopping & Dining Discounts
- ⚡ Cell Phone & Identity Theft Protection



Special offers available with Advantage Checking

Partners	Location	Partner Offer
A Rags Paradise	Mentor	\$5 Off \$50 Or More
Aisle One Mobile Market	Youngstown	20% Off Vicky Cakes
Ammonite Tattoo & Studio LLC	Painesville	\$10 or 10% Off (Whichever is Greater)
Boxed Up Moving Service	Painesville	10% Off Service *Exclusions May Apply
Common Goods Studio	Youngstown	\$2 Off Purchase Old: 10% off next purchase *valid 1 per customer
D&W Basement Waterproofing LLC	Garrettsville	5% Off \$20 or More
East End Attic	Painesville	\$5 Off Purchase of \$30 or More *Cannot be combined with other offers
Elevated Auto Repair	Ashtabula	20% Off Any Undercoating Service
Elite Repeats	Willoughby	50% Off One Item *Excludes Sale Items *Twice a Month

Partners	Location	Partner Offer
Embrace Nutrition	Perry	Free Upgrade of Any Drink Purchase
Emmanuel's Pizza & Restaurant	Youngstown	Daily lunch specials: <ul style="list-style-type: none"> • Monday- Pepperoni rolls \$5 • Tuesday- \$1.50 off any salad • Wednesday- 1/2 cold sub with fries \$6 • Thursday- small Stromboli \$7.95 • Friday- 12-inch cheese pizza \$5
Evolve Market	Youngstown	Plain Golden Sea Moss for \$25
Exterior Revival Services LLC	Mentor	\$50 Off When Scheduled Two or More Services
Fancey Boutiquee	Youngstown	20% Off Order of \$100 or More
Fire! Chicken Sandwiches	Ashtabula	10% Off Purchase of \$10 or More
Halcyon, A Harbor Speakeasy	Ashtabula	Free Appetizer with Entree Purchase
Harry Buffalo	Painesville	10% Off Purchase of \$30 or More
Hartman Landscaping	Mentor	<ul style="list-style-type: none"> • 5% Off Any Mulch Job • \$5 Off First Mowing Service
High Octane Coffee Company	Boardman	\$1 off specialty drink/one per quarter
His & Hers Home Furnishings	Youngstown	\$10 Off Purchase of \$50 or More
Los Girasoles	Youngstown	<ul style="list-style-type: none"> • \$4 off any purchase of \$20 or More • \$6 off any purchase of \$30 or More • \$10 off any purchase of \$60 or More
Mad Town Nutrition	Madison	Buy 1 Drink, Get the 2nd 50% Off
Made in Ohio Apparel & Graphics LLC	Ashtabula	\$5 Off Purchase of \$25 or More
Monkey and Ruby Boutique	Collins	15% Off Any Purchase
My Beverly Jewelry	Canfield	10% Off Any Purchase (Code: BEVERLY10)
Perry Village Market & Cafe	Perry	10% Off Any Hot Food Purchases
Rachel's Barber Shop	Willoughby	\$1 Off a Haircut
Ramona Dauksa Studio	Cleveland	20% Off Hair & Makeup Service
Siopa Boutique	Willoughby	\$10 Off Purchase of \$50 or More
Snyder's Auto Center	Painesville	\$5 Off Brakes
Sophia Boutique	Concord	\$10 Off Purchase of \$50 or More *Some Items May Be Excluded *Cannot be redeemed with other offers.
SPC Sports	Mentor	10% Off Total Purchase *Exclusions May Apply
Studio S	Cleveland	<ul style="list-style-type: none"> • 10% Off Your First Visit • \$2 Off a Purchase
Sunny Street Cafe	Concord	<ul style="list-style-type: none"> • Free Coffee with Entree Purchase *In-Store Only* • \$25 Off \$150 or More Catering Purchase *In-Store Only*

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Partners	Location	Partner Offer
The Best Little Hair House Salon	Ashtabula	\$1 Off a Cut
The Falcon Grille And Tavern	Austintown	Buy One 12" Cheese Pizza, Get a 12" Cheese Pizza Free
The Hair Vault	Mentor	<ul style="list-style-type: none"> • 10% Off Full Foil Service • Free Brow Wax with Color Service
The Long Pro Team	Mentor	\$1 Off Any Service
The Nail Vendor	Cleveland	\$5 Off Any Purchase Over \$25
Titans Gym	Mentor	1 Year EFT Monthly Draft of \$25 One Free Tanning Session *One-time use
Tony's Deli & Catering	Ashtabula	20% Off Total Purchase
Upstairs Restaurant	Youngstown	\$2 Off Purchase of \$20 or More *To-Go Orders Only

NEW LOGO. NEW LOOK. YOUR NEW VISA® CREDIT CARD IS HERE!

We proudly announce the launch of our new VISA Credit Cards featuring security chip, contactless payment capabilities, enhanced rewards for travel and cash back, as well as a new Signature Card with the added benefits of VISA Concierge services. If you don't have a Cardinal Credit Card yet, we invite you to stop in or apply online today, and watch the rewards pile up with every purchase.

Cardholders can expect to receive their new Cardinal VISA Credit Cards on or about **October 20**. You may **ACTIVATE** your new VISA Credit Card **immediately** by calling the number on the card: **800.631.3197**. You may begin using your New Cardinal VISA Credit Card as soon as it has been activated.

- Reminder:
- Your existing Cardinal VISA Credit Card will deactivate as of **November 8**
 - Cut up or shred your existing card once you have activated your new card
 - Begin using your new Cardinal VISA Credit Card once activated
 - Edit any automatic payments to your new VISA Credit Card information, including new Credit Card number
 - You will need to register your new Card number on the Rewards Site (through Cardinal's Online Banking – Credit Card tab). If you are transferred into the Signature Rewards Card, your points will transfer to your new card and can be redeemed at any time. If you are transferred into the Cash Back Rewards Card, your existing points will convert to cash, and you will begin earning Cash Back once you activate and use your new card



We are excited to announce the opening of our new Mayfield Heights Branch.

Renovations are currently in progress.
We look forward to sharing the exciting details regarding Branch operations with you soon.



We would like to thank our Team, Board, and Members for making Cardinal a **TOP WORKPLACE**.

TakeFlight



Exciting News!

Friday, September 17 marked the opening of the Credit Union's 7th Student-run Branch. Ohio's Treasurer of State, Robert Sprague, joined the teams from Cardinal and Mentor Schools to celebrate the grand opening of the new Student Branch, on the campus of Mentor High School.

FREE FINANCIAL COUNSELING

Do you need help putting the pieces back together? Cardinal Credit Union has over 25 Certified Financial Counselors available to meet with you, today.

Scan QR code to sign-up or visit us at CardinalCU.com



Reinstated Fee Schedule

As we return to pre-pandemic branch operations, our regular fee schedule will be reinstated effective **November 1, 2021**:

Holiday Club Withdrawal – \$5.00/Occurrence
Skip-a-Payment – \$25.00
Loan Payment from an Outside Financial Institution – \$15.00
Interest Plus Checking Monthly Maintenance – \$6.95

Temporary VISA Card Address Changes

Our VISA partner PSCU does not allow cardholders to make temporary changes to their credit card statement mailing address.

If you would like to access your VISA Credit Card statement, you can do that at any time, by signing up to receive electronic statements through our Online Banking portal at CardinalCU.com. Please note: there is a \$5.00 fee when ordering a replacement VISA card.



FEATURED DEALER OF THE MONTH

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

Leikin Motor Companies

440.946.6900 | LeikinMotor.com

38750 Mentor Ave

Willoughby, OH 44094

October 14

@ The Loft inside

RED, WINE & BREW

9620 Old Johnnycake Ridge Road
Mentor, OH 44060

Starts at 6:00 PM

CARDINALCU.COM/RSVP

FREE SEMINAR

TOPICS:

MORTGAGE & REFINANCE



HOLIDAY CLOSURES



Columbus Day - Monday, October 11

Veterans Day - Thursday, November 11

Thanksgiving Day - Thursday, November 25

Christmas Eve - Friday, December 24 (9 AM – 12 PM)

Christmas Day - Saturday, December 25

New Year's Eve - Friday, December 31 (9 AM – 12 PM)

New Year's Day - Saturday, January 1, 2022