



Dedicated to Serving our Members and Communities



As we enter the fourth quarter of the year, I wanted to take a moment to reflect on our recent momentum including all the exciting things we are working on, especially our initiatives with our partner, The Cleveland Browns.

Our TV campaign, featuring Browns cornerback Denzel Ward and defensive tackle Mason Graham, kicked off this month and features our Lil' Brownies Savings Program. You may also see marketing around our Touchdown Loan Play lending campaign, that offers auto and personal loan rate discounts based on the number of touchdowns the Browns score each game.

On the lead up to the Browns home opener on Sept. 7, we hosted Browns tailgate parties at all of our branches the Friday before. We offered donuts and giveaways to build spirit and excitement as the Browns kicked off their season against their long-time rival, the Cincinnati Bengals.

Again this year, we are in full swing with the above mentioned Lil' Brownies Savings Program. This is a fantastic program to teach youth about money management with a hands-on approach, complete with a Brownie the Elf-themed debit card. The card includes parental controls that let parents manage allowances, track spending and reward good grades. The program offers tools for budgeting and financial education resources.

This summer, in support of the Lil' Brownies program, we attended two Browns training camp sessions, where we signed up some of our youngest credit union members. Along with the Cleveland Browns, we sponsored six annual Legend Clinics, where youth were taught about the game of football. Cardinal also supported weekly events at Lost Nation Sports Complex in Willoughby and Mentor Rocks and several golf outings benefiting area communities.

We opened our Canfield office in early July with a ribbon cutting ceremony and well-attended open house. We're excited to open our new Willoughby branch, with plans for a launch in the fourth quarter.

We truly appreciate when our members join us for special events. It's always a pleasure to see you—whether online or at our branches. We're here to serve and support you, and we look forward to connecting again soon!

With warm regards,
Christine Blake, CEO



First Card. Strong Start.

Kids build real money skills with the Lil' Brownies Debit Card.

Open a youth savings account today!



GET \$300 OFF YOUR HOME APPRAISAL TODAY!

Thinking of **BUYING, SELLING,** or **REFINANCING** your home?

A professional home appraisal is key to getting the most accurate value for your property—and now, you can save BIG!

GET STARTED TODAY
by scanning the QR code

Valid through August 1- November 30, 2025

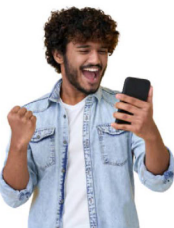
*Appraisals amounts vary, this offer is only valid to reduce appraisal cost by \$300
*Offer valid with application
*Offer does not guarantee loan approval



New Digital Banking Features

This Month: Card Lock/Unlock

Protect your money with card lock/unlock. Lock your card if it's lost or you suspect fraud, and unlock it once resolved.



FREE DOCUMENT SHREDDING IN OCTOBER

Throughout the month of October, we will be offering free document shredding at each of our branches. Provided by NorthCoast Shredding Service & Record Retention A NAID AAA Certified Company 440-943-6968

Holiday Closures

Columbus Day – Monday, October 13

Veterans Day – Tuesday, November 11

Thanksgiving – Thursday, November 27

Christmas – Thursday, December 25

New Year's Day – Thursday, January 1, 2026

Notices

Money-Market Tier Updates Effective 1/1/2026 for account minimums to earn the stated APY:

- Money Market: \$5,000
- Jumbo Money Market: \$25,000
- Platinum Money Market: \$50,000

TOUCHDOWN LOAN PLAY

Cleveland Browns Cornerback Denzel Ward and Defensive Tackle Mason Graham are partnering with Cardinal Credit Union for Touchdown Loan Play!

UP TO 1.0% OFF AUTO AND PERSONAL LOAN RATES

when we score a touchdown on game day.



OFFICIAL CREDIT UNION OF THE CLEVELAND BROWNS

WORKSHOP CORNER

FREE FINANCIAL WELLNESS WORKSHOP

OCTOBER 16

6-7 PM

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

FREE HOMEBUYER & REFINANCE SEMINAR

2ND THURSDAY OF EVERY MONTH

6-7 PM



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

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