

Take SPRING 2024 Flight



Finding Ways to Serve You Better



Once again, change is in the air at Cardinal! We are beyond thrilled we have so many new initiatives in the works for 2024 that will increase the number and type of benefits we can offer members. Our biggest focus right now is our online and mobile banking upgrade that will leverage state-of-the-art technology to enable our members to take additional advantage of more than a dozen new perks. These include a range of new digital interactions for members, such as stock management for youth, instant transfers through Zelle, more card controls for debit and credit, additional mortgage options, real-time payments/wires/automatic transfers, and enhanced security measures, along with a host of other perks. This is all being made possible by our continued good financial health, evidenced by our robust balance sheet and the highest bank health rating possible.

In addition, we are once again hosting the Mad City Money Scholarship competition from March 12 to April 17, demonstrating our mission in action to brighten our members' financial futures. We will award \$50,000 in total college scholarships to 45 students across five area high schools, including Notre Dame-Cathedral Latin School, Lake Catholic High School, Eastlake North High School, Mentor High School, and Willoughby South High School. Nine students per school will be chosen based on their ability to play a simulated game of life where they take on the roles of adults in futuristic Mad City and are given jobs, income, a family, and debt.

We also will be opening a new branch office in Willoughby in late 2024 with the exact location to be announced in the coming months. We continue to offer our members multiple options for doing business with Cardinal Credit Union for both in-person and online banking services. We will also continue to provide a full range of complementary financial education workshops and mortgage seminars for our members and the communities we serve. We host these monthly, along with the financial education work we do with area high schools and Lakeland Community College. And, of course, last fall we started offering financial education for the youngest members of the community through our Lil' Brownies Savings Program.

We always strive to do better and to be better. So let us know what you think, stop by and stop in, or reach us online.

With warm regards,
Christine Blake, CEO

LET CARDINAL MAKE YOUR FIRST PAYMENT

Cardinal will make your **FIRST CAR PAYMENT** once the lease buyout loan is signed and funded with us.

Up to \$500 payment

Exclusive offer for lease buyout vehicle loans. Buyers are not obligated to finance through Cardinal Credit Union. However, the first payment credit is based on participating in the Lease Buyout Program with financing through Cardinal Credit Union, Inc., offering a maximum \$500 credit. This offer cannot be combined with other promotions or discounts. All loans subject to qualification and underwriting. Rates, terms, and conditions subject to change without notice. Cardinal Credit Union is an Equal Opportunity Lender. For details, contact our Loan Department at (440) 266-2200; 8500 Westport Dr. Mentor, OH 44060.

NEW! CARDINAL EARLY PAY. ALLOWS YOU TO GET YOUR PAY UP TO TWO DAYS EARLY.

- No enrollment required.
- No fee.
- Available automatically when you have a Cardinal checking account with eligible direct deposits.

It's just our way of thanking you for being a Cardinal member.

71st Annual Meeting

Our 71st Annual Meeting was held at the American-Croatian Hall and via Zoom on Saturday, March 9. More than 250 guests enjoyed the in person and virtual event with prize drawings.

2023 Board of Directors

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

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.

Double cash back rewards for purchases made at Lakeland Community College.



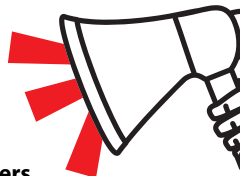
Scan for Rewards

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.



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

Sign up for E-Statements



Converting to free electronic statements ensures that your statement is ready and available on the first of the month. Not only does it conserve paper, but it provides an added level of security by eliminating the risk of physical mail.

There are three easy ways to sign up for E-Statements:

- Login to Online Banking
 - Go to the E-Statements tab
 - **Confirm** your email address and hit **Continue**
 - Review E-Statement disclosure then hit **Submit**
- Stop into any one of our branches
- Or call us at 877.900.MYCU (6928) or 440.266.2200

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

April 18 @ 6PM
CARDINALCU.COM/RSVPFC



SCAN ME

Holiday Closures



- Memorial Day** - Monday, May 27
- Juneteenth** - Wednesday, June 19
- Independence Day** - Thursday, July 4



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

Guest appearances by area professionals



SCAN ME

CARDINALCU.COM/RSVP

Notices

Beginning June 1, updates to account activity fees:

- Outgoing Wire Fee: \$25.00
- Incoming Wire Fee: \$10.00
- Debit/Credit Card Replacement Fee: \$10.00
- Account Inactivity Fee after 12 months: \$10.00

Please see Cardinal Credit Union for more details



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

AUDI OF MENTOR

8599 MARKET ST, MENTOR OH 44060
440-951-1040 / audimentor.com

