



## Dedicated to Serving our Members and Communities



I'm excited to announce that Cardinal has once again been recognized as a Top Workplace in Northeast Ohio. This incredible honor is a direct reflection of our outstanding team and the members who inspire us every day.

Another major highlight this spring included the April 24th ground-breaking of a new, relocated Willoughby branch at 37203 Euclid Avenue. The new location, scheduled to open by the end of 2025, will feature a full-service branch and training center to support our growing team and member base. The same friendly Cardinal team will remain dedicated to serving our members for all of their banking needs.

In other branch news, on June 2 we opened our new Canfield branch (relocated from Austintown), situated at Route 224 and South Raccoon Road, just a short drive from our former Austintown site. The branch offers greater visibility and space, an improved member experience, and convenient 24/7 services, including an Interactive Teller Machine (ITM) in our drive through. The same Cardinal team who supported Austintown is now focused on welcoming members to Canfield.

Earlier this spring, we were fortunate to host the inaugural Professional Sports Team Credit Union Executive Summit, held March 19–21 at the stunning VISA Innovation Center in San Francisco. As the official credit union of the Cleveland Browns, Cardinal brought together industry leaders from across the nation to explore how strategic partnerships with professional sports teams can elevate member engagement and grow financial services.

It's always exciting to offer new innovative products and services, and in June, we introduced a new perk for members, 18-28-yrs-old, called Bits of Stock (see feature ad below). This innovative offering allows young investors to use debit card reward points, earned with every purchase with their card, to buy fractional shares of stocks such as Apple, Amazon, Starbucks, Google and Sherwin Williams, to name a few. It's a simple, accessible and fun way to start or grow an investment portfolio, and aligns with our mission to support financial education for our members. Stay tuned for more details.

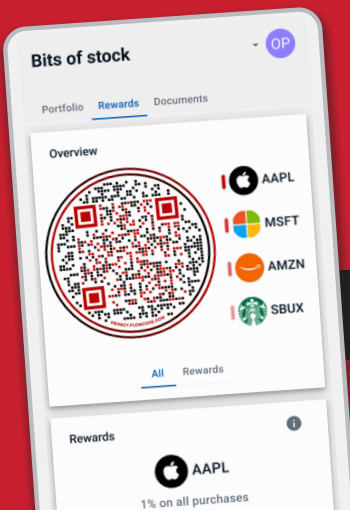


Finally, we were proud once again to sponsor the Lakeland Scramble Golf Outing on Friday, June 6. This event supports the Lakeland Foundation's Greatest Need Fund, helping advance educational opportunities in our community. It was a pleasure to join more than 200 golfers in this impactful event.

These are just some of the exciting initiatives happening at Cardinal Credit Union, and we're just getting started. We're committed to continual improvement—and we want to hear from you. Stop by a branch, reach us on the app, or visit us online at [www.cardinalcu.com](http://www.cardinalcu.com).

Wishing you and your family a safe, enjoyable summer!

With warm regards,  
**Christine Blake, CEO**



# START INVESTING TODAY!

WITH EVERY DEBIT CARD PURCHASE,  
EARN REWARD POINTS TO BUY STOCKS.\*

AVAILABLE TO MEMBERS 18-28 YEARS OLD

\*Bits of Stock investments are not NCUA-insured or guaranteed by the institution. They carry investment risks, including possible loss of principal. SIPC insures up to \$500,000 (including \$250,000 in cash).

## Holiday Closures

**Juneteenth** – Thursday, June 19

**Independence Day** – Friday, July 4

**Labor Day** – Monday, September 1

**Columbus Day** – Monday, October 13

## Notices

- **Effective 7/1 – Reg CC Funds Availability has been updated.**
- **First \$275 (previously \$225) of a check deposit may be available no later than the 1st business day after deposit.**
- **Large check deposits subject to extended holds has increased to \$6,725 (previously \$5,525).**

## NEW BRANCH IN CANFIELD



Our Austintown Branch has moved to a new location and branch at  
**6458 S. Racoon Rd Unit 1 Canfield, OH 44406.**

## 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



## PEOPLE HELPING PEOPLE



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



## EMPLOYEE APPRECIATION MEETING

We gathered June 4 to discuss opportunities, celebrate successes, and welcome two of the newest Browns – Defensive Tackle Mason Graham and Running Back Quinshon Judkins.



## Kids score big with a Lil' Brownies Savings Account!

- Brownie the Elf Debit Card
- Educational app for kids to earn, save, and spend
- Win exclusive seats to Browns games



## WORKSHOP CORNER

### FREE FINANCIAL WELLNESS WORKSHOP

JULY 17 & OCT 16

6 PM

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

### FREE HOMEBUYER & REFINANCE SEMINAR

2ND THURSDAY OF EVERY MONTH

6-7 PM