

Take Flight

SUMMER 2026



A Summer of Growth, Opportunity and Community



Dear Members,

The best part of the year is finally here. Summer brings new opportunities and renewed energy as we continue to build on the momentum of our successful spring home and auto refinance campaigns, now extended through the end of July. We also celebrated an exciting milestone on May 31 with the successful merger with NoteWorthy Federal Credit Union, welcoming more than 700 new members to the Cardinal family and expanding access to additional services, branch locations, and digital banking tools. Additional details about the merger will be shared soon in member emails.

As part of our continued commitment to financial education, Cardinal once again sponsored the Mad City Money Scholarship Competition on April 29 at Lake Catholic High School. Nearly 80 students from Eastlake North, Lake Catholic, Mentor, and Willoughby South High Schools participated in the hands-on financial simulation, competing for \$5,000 in scholarships. Willoughby South earned first- and third-place honors, while Lake Catholic captured second place.

Throughout the summer, our focus remains on delivering added value through our partnership with the Cleveland Browns. We participated in the Denzel Ward and Carson Schwesinger-KC Concepcion Youth Football Camps on May 27, and June 13, respectively. Both of these high-energy events featured skills training, appearances from Browns defensive stars, giveaways, account sign-ups, and financial literacy resources. Then on July 18, we will be at the Browns training facility in Berea, focusing on youth savings growth, family engagement, and financial education. Families will learn about the benefits of youth savings accounts and the Cardinal SmartStart app while exploring Lil' Brownies accounts featuring the Brownie the Elf VISA debit card for hands-on financial learning.

As football season approaches, even more excitement is ahead. We'll soon share details about our Touchdown Loan Play program and new in-season Lil' Brownies activations you won't want to miss.

Connecting with our members remains one of the most meaningful parts of what we do. We invite you to visit any branch to discuss your financial goals with our team of Certified Financial Counselors, who can assist with budgeting, debt management, credit repair, financial problem-solving, expense and income reviews, and credit score improvement.

We remain committed to delivering the financial benefits that matter most to you. Together, we look forward to making 2026 a year of continued growth and new possibilities.

With warm regards,
Christine Blake, CEO



You've likely read or heard that NoteWorthy Credit Union and Cardinal Credit Union officially joined forces on May 31, 2026, bringing together two organizations committed to personalized service and the philosophy of *People Helping People*.

This partnership creates new opportunities for NoteWorthy's members through expanded financial solutions, enhanced digital banking tools, and additional resources while continuing the same trusted personal service members valued. Together, the combined organization will build an even stronger future for members and the communities they serve.

We will continue to update you with details you need to know, but if you have questions, you can email or call us at Marketing@CardinalCU.com or 440-266-2200.



Your Kid Could Train with the Browns.



First 60 Lil Brownies accounts get exclusive Cleveland Browns Skills & Drills Camp access on 7/18 & 8/15

Open a CCU Lil Brownies account and your child could be one of the first 60 to get exclusive access to Cleveland Browns Skills and Drills Camp in Berea and a player meet-and-greet. Sixty spots and they're going fast!



Ask us how to open an account today!



BUY A HOME TODAY!

FEATURING NO CLOSING COST*

- Competitive Rates.
- Local Decisions.
- Personalized Guidance.



LEARN MORE

Buy your first home, next home, or dream home with confidence. Get expert guidance from pre-approval to closing.

*Rates and terms are subject to change without notice. This offer applies to owner-occupied primary residences. Other interest rates and terms may apply. The interest rate offered may depend on certain minimum credit scoring qualifications. All business transacted at Cardinal Credit Union is governed by the laws of the State of Ohio.

Students use financial skills in Mad City Money Scholarship Competition

Cardinal Credit Union recently hosted its annual Mad City Money Scholarship Competition at Lake Catholic High School, where local high school students participated in a real-world budgeting simulation as part of Cardinal's financial literacy program. Scholarships totaling \$5,000 were awarded to top-performing teams, with Willoughby South and Lake Catholic earning top honors.



The winning Willoughby South High School Mad City Money team



Participants at the Denzel Ward Football Camp

Browns activation

Cardinal Credit Union participated in a series of exciting, Browns-related community events across Northeast Ohio this summer.

The lineup included the Denzel Ward Football Camp at Nordonia High School on May 27, the Carson Schwesinger-KC Concepcion Football Camp at Beachwood High School on June 13, Browns Fan Fest at Huntington Bank Field on June 14, and the Junior Browns Backers event in Westlake on June 28.

The events gave local families and young fans the opportunity to connect with Browns players, participate in football activities, and celebrate the community partnership between Cardinal and the Browns. What a great lead-in to the upcoming Browns season.



Holiday Closures

- Juneteenth - Friday, June 19
- Independence Day - Friday, July 3 & Saturday, July 4
- Labor Day - Monday, September 7
- Columbus Day - Monday, October 12

DODGE

Featured Dealer of the Month



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

Junction Auto Chrysler Dodge Jeep RAM

12423 Mayfield Rd, Chardon, OH
440-214-7461 | junctionautochryslerdodgejeep.com

