

Take Flight

WINTER 2022



Celebrating Members



2022 has been a year replete with inflation concerns and rising interest rates. Looking back allows us to celebrate the challenges we have surmounted together, identify strengths, acknowledge growth opportunities, and implement strategies befitting our redoubtable membership. I'm extremely grateful for the opportunity to have you as members. I hope you know we are here for you each and every day: helping to safeguard your family's wealth, adapt to changing business needs, and guiding members' interests in this fast-moving economy. Thank you for trusting Cardinal with your financial future.

As you know, education was the cornerstone on which our Credit Union was founded in 1953, and teaching financial wellness has always been a passion of mine. Currently, we operate one college and six high school student-run branches, coupled with a disciplined financial wellness program.

We are humbled and proud. In October, Cardinal was awarded the prestigious 2022 Desjardins Adult & Youth Financial Education Award for its financial education projects. This award recognizes our credit union as a community leader for our extensive financial education instruction and student-run branch initiatives, as well as our homebuyer and financial counseling outreach programs. We are thrilled we placed second Nationally, and first in the State of Ohio. Education and saving members money, continue to be our top priorities.

This month, in keeping with our mission of promoting pecuniary wellness, we rolled out CD and money market products that maximize savings. These investment vehicles allow your credit union to remain competitive in the market and increase prosperity within the counties we serve.

Thank you for your support. Together we are better. Looking forward to good health and much success, in 2023.

Sincere regards,
Christine Blake, CEO



BIG NEWS....

**New 8870 Mentor Avenue Branch
OPENING JANUARY 30, 2023**



Together we are better: Celebrating staff with more than 250 years of combined experience.

Start saving more today.

7-Month CD
4.00% APY*

promotional rate
new money only
minimum \$5,000

12-Month CD
3.25% APY*

relationship pricing
current members
will auto-renew
minimum \$5,000

Annual Percentage Yield (APY) is available for a limited time only and subject to change without notice; offer can be withdrawn at any time. Rate is 3.93%/4.00% (APY) on 7-month promotional CD with \$5,000 new money minimum to obtain APY, and is not eligible for relationship pricing. Rate is 3.20%/3.25% (APY) on 12-month CD. 12-month CDs are eligible for relationship pricing: INTEREST PLUS CHECKING-Increase: 10% to the published rate, CONSUMER LOAN-Increase: 10% to the published rate (Active VISA, Auto, Unsecured, HELOC or Second Mortgage), MORTGAGE LOAN-Increase: 15% to the published rate. A penalty may be imposed for withdrawals prior to maturity. Offer not eligible for IRA accounts. See credit union for details. Cardinal Credit Union membership is open to anyone who lives, works, worships, or attends school in Lake, Geauga, Cuyahoga, Ashtabula, Portage, Summit, Mahoning, Trumbull, or Columbiana Counties.

Your Visa Card Just Got a Whole Lot Better!

Now you can earn 5% Hotel Dollars back when you book on Credit Union Travel using your Cardinal Visa card!

This benefit stacks with your already existing Visa card benefits of 1.5% cash back or 1.5 points per \$1 spent!

Plus, you'll earn \$10 Hotel Dollars every month just for signing up for Credit Union Travel.



Scan for Rewards



REAP THE REWARDS!

Cash Back Rewards:
1.5% on ALL purchases
ALL THE TIME!

Signature Rewards:
1.5 points for EVERY
dollar spent. ALL the time!
(Points redeemable for Merchandise, Cash, or Travel)



Holiday Closures

MLK Jr. Day - Monday, January 16

President's Day - Monday, February 20

FREE FINANCIAL COUNSELING 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

JAN 19 | APRIL 20 | JUL 20 | OCT 19
CARDINALCU.COM/RSVPFC

2023 VIRTUAL ANNUAL MEETING

To reserve your spot RSVP at **CardinalCU.com/AM**
Reservations are open from January 23, 2023 – February 28, 2023

WHERE
HOSTED VIRTUALLY ON
ZOOM

WHEN
**SATURDAY
MARCH 11**

TIME
**MEETING STARTS AT
10 AM**

During the first week in March, the Zoom meeting information will be sent to the email address provided at registration.



Featured Dealer of the Month



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

CLASSIC FORD / LINCOLN

8540 Tyler Blvd. Mentor, OH 44060
440.266.3000 | classicfordmentor.com

Traveling?

Input your travel dates and destinations through your online banking account, to avoid interruptions with your Cardinal VISA service. If you are not signed up yet, please give us a call at 440.266.2200, and we will walk you through the process.



To have travel dates added to your card(s), you may add them through your online banking portal by navigating to the Credit Card Tab, choose your card, then Communications Tab and select Travel Notes, or by calling the numbers below:

Debit Card: 844.293.6180 | **Credit Card:** 866.820.5849

