



Our Members, Our Community.



What a year 2023 has been for Cardinal Credit Union and our community! We are incredibly proud of the work that we have done as we reflect on the past 12 months. Cardinal has been so fortunate to enjoy stability, continued growth, and to fully embrace our motto of 'People helping People'. Our credit union continues to have the highest bank health rating and a robust balance sheet.

The first half of the year was marked with our financial education initiatives having sponsored the 2023 Mad City Money Scholarship competition and now we are paying it forward with our Cleveland Browns partnership as the Official Credit Union of the team. As part of the alliance, Cardinal launched a series of financial education initiatives aimed at elementary and middle-school-aged children with our Lil Brownies Saving program, which is off to a great start.

This fall, Cardinal Credit Union was recognized by The Ohio Credit Union League, a state trade organization representing the collective interest of 218 credit unions, with top honors. Cardinal was awarded first place for the 2023 Desjardins Adult Financial Education Award in the category of \$250M to \$1B in assets in Ohio. The Desjardins Adult Financial Education Award program recognizes leadership within the credit union movement on behalf of financial education for members and non-members of all ages.

Cardinal continues to focus on providing the latest in technology for our members. We deployed Interactive Teller Machines, and we continue to deliver integrated online banking capabilities, state of the art mobile app, remote check deposit, Apple and Google Pay for tap and go payment options, fraud text alert notifications, plus Family First Adoption Loan alternates, commercial lending as well as flexible business services.

Cardinal remains 100 percent committed to our members, and it has not gone unnoticed. In a recent article in the Willoughby News-Herald, the paper congratulated us for earning the 2023 Desjardins Adult Financial Education Award and urged us "to keep up the excellent work."

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 and Happy New Year,
Christine Blake, CEO

All Cardinal Visa Credit and Debit Card holder are eligible these for **FREE BENEFITS.**

Dovly Uplift

- 90% of Dovly members see a double-digit Score increase within 6 months
- Maximum disputes with TransUnion
- Monthly TransUnion credit report and score
- Standard credit alerts
- Ongoing credit monitoring
- Live US-based support
- No cost for Visa cardholders

Enroll at the website below:
<https://www.dovlyuplift.com/>

Norton Lifelock

Your Visa U.S. card includes ID Navigator Powered by NortonLifeLock

Staying informed and knowing what to do when your identity is threatened can give you greater peace of mind. Enroll in ID Navigator today!

- Easy to get started
- Dark Web Monitoring
- Stolen Wallet Assist
- One-Bureau Credit Monitoring Alerts

Enroll at the website below:
<https://www.cardbenefitidprotect.com/>

Roadside Dispatch

Roadside Dispatch. gives your eligible Visa Traditional and Visa Signature. cardholders protection when they are on the road. This is a pay-per-use roadside assistance program. Cardholders are able to take advantage of pre-negotiated rates for common service issues (e.g., locksmith or tow service).

- Cardholder calls 1-800-847-2869 for roadside assistance
- Roadside Dispatcher will inquire as to the cardholder's location, the nature of the problem and will remain on the phone while arranging a dispatch to a reliable tow operator or locksmith
- Cardholder pays a set pre-negotiated fee per standard service call



Thank you for your donations!

Proudly partnering with Mentor High School and Willoughby Eastlake Schools, Cardinal served an essential role in donation drives, including Mentor High School's Coats for Cards and winter item collections at all Cardinal branches. Additionally, our branches collected food items to benefit the Willoughby Eastlake Schools W-E Care Food Pantry. Donors were rewarded with the opportunity to win a meet and greet with Kareem Hunt, highlighting the success achieved through the combined efforts of our members and the communities we serve. Your support has been instrumental. Thank you.

2024 Annual Meeting

To reserve your spot RSVP at CardinalCU.com/AM
Reservations are open from January 22 - February 29, 2024

Where

THE AMERICAN-CROATIAN HALL

34900 Lakeshore Blvd,
Eastlake, OH 44095

Where

Held Virtually on
ZOOM

When

MARCH 9

Meeting starts at
10AM

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

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

Notices

Advantage Checking Members have new added benefits:

- Overdraft Forgiveness
- Early Pay - Receive your direct deposit up to two days before your "official" payday

Reminder

- Premier checking members must enroll in eStatements to avoid a \$6.95 monthly fee.

Advantage Checking Members as of November 30th we no longer offer:

- Health Savings Cards
- Buyers Protection and Extended warranties
- Travel Accidental Death Insurance
- Billshark

Please see Cardinal Credit Union for more details

Free Financial Wellness Workshop

Topics:

Components of a Credit Score
Unsecured Debt
Credit History
Saving Money

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.

JAN 18 @ 6PM
[CARDINALCU.COM/RSVPFC](https://CardinalCU.com/RSVPFC)



[CARDINALCU.COM/RSVP](https://CardinalCU.com/RSVP)

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

Guest appearances
by area
professionals



SCAN ME



Featured Dealer of the Month

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

GENESIS OF MENTOR

8460 TYLER BLVD, MENTOR, OH 44060
440-701-2160 | genesisofmentor.com

Traveling?

Remember to set travel dates to avoid interruptions with your Cardinal VISA Card. The Cardinal Credit Visa Card can be accessed through your on-line banking portal by navigating to the **Credit Card Tab**, choose your card, then **Communications Tab** and select **Travel Notes**.

If you have not signed up yet, please give us a call at 440.266.2200, and we will walk you through the process. You may also call the numbers below for Debit and Credit Cards:

Debit Card: 844.293.6180 | Credit Card: 866.820.5849



Holiday Closures

MLK Day - Monday, January 15

Presidents Day - Monday, February 19

