

Take Flight

WINTER 2021



The Future Looks Bright



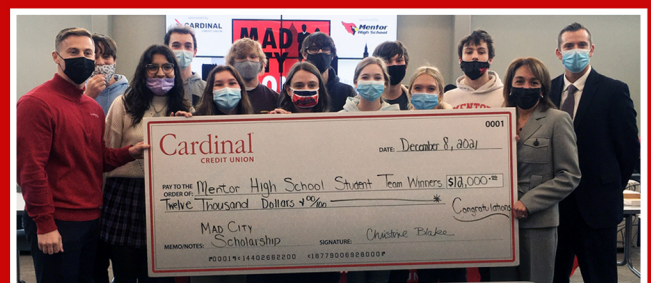
On behalf of the Cardinal team, I wish to personally thank you for trusting us as your financial partner. As we turn the page from 2021, we continue to be dedicated to brightening our members' financial futures through lower interest rates, accessibility to a national network of shared branching, mobile banking tools, and a vast matrix of sur-charge free ATMs. With you in mind, we opened a new state-of-the-art branch in Mayfield Heights complete with convenient ATM and drive-through services. In the future, the branch lobby will house an innovative ITM (Interactive Teller Machine), which will allow members to speak with a teller and conduct transactions using a video screen. Our Advantage Checking product was introduced so account holders could enjoy special savings when shopping and dining with our network of Northeast Ohio partners. You can feel good about supporting neighborhood companies, and even better about stretching your dollars, with great local discounts. The Advantage Checking account is another way Cardinal is partnering with our community. In keeping with offers like these, you can look forward to a dynamic range of enticing new products, technologies, and access in 2022 – all designed to make your life a bit easier and your financial future brighter.

Sincere regards,
Christine Blake, CEO



Providing Students with Real-world Experiences

Cardinal's dedication to financial education remains evident as we continue our annual Mad City Money game in the community. 80 Mentor High School seniors competed for scholarship money on December 8. Through the Mad City Money initiative, Cardinal continues to prepare young adults for subsequent financial responsibilities.



Exciting News: Cardinal opened 3 new student-run branches on the campuses of Mentor, South, and North high schools, adding to our existing school branches at Lake Catholic, Notre Dame-Cathedral Latin, Northern Career Institute, and Lakeland College.



YOUR NEW VISA® CREDIT CARD IS HERE!

We proudly announce the launch of our new VISA Credit Cards featuring a security chip, contactless payment capabilities, enhanced rewards for travel and cash back. This includes a new Signature Card with the added benefits of VISA Concierge services.

If you do not have a Cardinal Credit Card yet, we invite you to stop in or apply online today, and watch the rewards pile up with every purchase.

Existing Cardholders: you may **ACTIVATE** your new VISA Credit Card by calling the number on the sticker of the card: **800-631-3197**.

Reminder:

Update your new Visa Credit Card number for all automatic purchases or payments.



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



2022 VIRTUAL ANNUAL MEETING

To reserve your spot RSVP at CardinalCU.com/AM
Registration will be available: **JANUARY 21ST - FEBRUARY 28TH**

WHERE



WHEN

SATURDAY
March 5, 2022
FREE TO
MEMBERS

TIME
MEETING STARTS AT
10:00 AM

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

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 20 | APR 21 | JUL 21 | OCT 20
CARDINALCU.COM/RSVPFC



When?

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

Guest
appearances
by area
professionals



SCAN ME

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



In the market for a new or used vehicle?

Talk to our local Dealership Partner:

Mercedes-Benz of Willoughby

Leikin Volvo Cars Cleveland

440.946.6900 | leikinmotor.com



MINT: Budget Tracker & Planner
FREE Online Personal Money
Management System

Take charge of your finances with Mint's online budget planner. You can now add your Cardinal accounts to Mint. Once you download the mobile app, you will be able to manage different bank accounts and investments through one website. It's simple to set up, and FREE:
<https://mint.intuit.com>

Mint's website and mobile app will help you reach your goals with personalized insights, custom budgets, spend tracking, and subscription monitoring - all for free.



HOLIDAY CLOSURES



MLK Jr. Day - Monday, January 17

President's Day - Monday, February 21