

Take WINTER 2024 Flight



An Amazing Year Focused on 'People Helping People'



What a year it's been for Cardinal and our members. I am proud of all we have accomplished to advance our mission of 'People Helping People.' We continue to strive to bring incremental value to our members and our community. Our commitment to the latest technology through our new digital banking platform and the best products and services is unwavering, along with our continued focus on financial wellness and education across all members and all generations of the community.

For the second consecutive year, Cardinal is the Official Credit Union of the Cleveland Browns. Through this partnership, we have been able to accelerate our financial education initiatives to inspire and motivate financial wellness among today's youth. During the Browns training camp in early August, we officially launched the Lil' Brownies Savings Program for the youngest members of the community that builds a foundation of financial education for elementary school aged children.

This fall, we sponsored Visa NFL Financial Football at Browns Stadium. At this event, high school students from Lake Catholic, Mentor High, Willoughby South and Eastlake North gathered along with Browns players Nick Chubb and Mo Hurst, to learn more about smart money management in a fun, interactive 90-minute format. We had an amazing time where football and financial education collided (see the photo below).

Our work with financial wellness is never done and we continue to offer members and the community opportunities to learn about financial wellness. Members can gain access to complimentary financial education opportunities such as our quarterly financial wellness workshops, and in-person monthly homebuyer seminars.

Now as we look to 2025, we are excited about our new initiatives. These include our continued financial education work with today's youths, and moving two branches to new locations in Willoughby and Austintown during the first half of the year.

We continue to be extremely excited about all the wonderful initiatives that are in play now and that will continue into 2025. Our mission is to brighten our members' financial future, and we are staying true to it by bringing more attractive opportunities to help you achieve and maintain financial stability.

Most importantly, thank you for your membership. We wish all of you a happy, healthy New Year!

With warm regards,
Christine Blake, CEO

It was a busy Fall with our Lil' Brownies and TD Play campaigns featuring Browns Running Back Nick Chubb and promoting financial education to students through our partnership with Visa.



Visa Financial Football



2025 Annual Meeting

To reserve your spot RSVP at CardinalCU.com/AM
Reservations are open from January 20-February 28, 2025

Please join us for snacks and fun prizes!

Where THE AMERICAN-CROATIAN HALL 34900 Lakeshore Blvd, Eastlake, OH 44095	Where Held Virtually on ZOOM	When MARCH 8 Meeting starts at 10AM
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During the first week in March, the Zoom meeting information will be sent to the email address provided at registration.

We're going green!

Soon you will be able to transfer your coins and cash on the go!

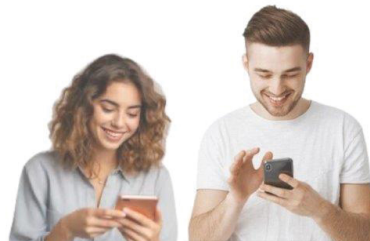
This partnership will offer you the speed, security, and efficiency you rely on from Cardinal Credit Union at the big green machine you know, giving you access to the Coinstar network in grocery stores and retail locations across the country. Stay tuned for more, and for details on Coinstar locations near you.

New Digital Banking Features

This Month: Alerts

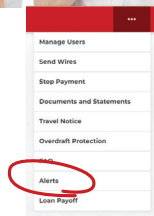
Receive real-time alert notifications to your mobile device or email for:

- Balances
- Checks Cleared
- Loans Due
- Logins
- Transactions
- Transfers
- Courtesy Pay



To activate account alerts:

1. Navigate to your online banking page
2. Click on the 3 dots on the right side of the top red navigation bar
3. Click on the "Alerts" option
4. Follow the prompts



Holiday Closures

MLK Day – Monday, January 20

Presidents Day – Monday, February 17



Free Financial Wellness 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.

JANUARY 15 @ 6PM

Topics:

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



SCAN ME

CARDINALCU.COM/RSVPFC

FREE HOMEBUYER & REFINANCE SEMINAR

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

Guest appearances by area professionals



SCAN ME

CARDINALCU.COM/RSVP

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.

\$50 bonus with \$500 Spent in the first three billing cycles! Limited Time Offer.



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

Classic Chevrolet

6877 Center St., Mentor Oh, 44060
440-953-1070 / driveclassicchevy.com

Traveling?

Remember to set travel dates to avoid interruptions with your Cardinal VISA Credit/Debit Cards. The Cardinal Visa Credit/Debit Card can be accessed through your on-line banking portal. On your online banking home page, click on the three dots on the right, then click on "Travel Notice" and follow the prompts.

