



Reflecting on a prosperous 2025



As we reflect on the past year, we are incredibly thankful for another strong and successful chapter at Cardinal Credit Union and, most importantly, for you, our members. Your trust and loyalty continue to drive our mission of People Helping People, and your support inspires every step forward we take.

Last year was characterized by meaningful growth, branch modernization, and enhanced brand visibility. In March, we co-hosted the Professional Sports Summit in San Francisco, where we shared industry best practices around optimizing sports partnerships. Several months later, we advanced our branch modernization initiative with the opening of two newly built locations: our Canfield branch in July and our

Willoughby branch in November. These modern, member-focused spaces replace our former locations, offering enhanced technology, improved accessibility, and seamless integration between in-person and digital banking. Thank you to everyone who joined us at the grand openings, your enthusiasm made these milestones even more special.

Throughout the year, we continued to deliver real value to members, thanks to our strong financial position. This included auto and home refinance options, enhanced card programs through our Visa partnership, and new investment opportunities for members ages 18–26 through our SmartStock Program. These initiatives reflect our commitment to helping you build financial confidence at every life stage.

In our third year partnering with the Cleveland Browns, we once again expanded our impact through financial education and community engagement. We also continued to grow our Lil' Brownies youth account base, helping even more young members begin their financial journey. Building on that success, we announced a new collaboration with the Cleveland Crunch, Cleveland's Major League Indoor Soccer team. Together with both organizations, we look forward to delivering even more youth-focused financial programs and educational opportunities in the coming year.

We closed out the year by supporting vital local community initiatives, including the Willoughby-Eastlake School District Food Drive and our annual Coats for Cards winter clothing drive. Thanks to generous member participation, our branches served as collection hubs for both efforts, helping us meet essential needs and strengthen the communities we proudly serve.

As we look ahead, we remain dedicated to enhancing your banking experience and supporting your financial journey.

Wishing you and your loved ones a wonderful, safe, and prosperous New Year. As always, please don't hesitate to reach out, we're here to help and are ready to serve in every way we can.

With warm regards,
Christine Blake, CEO

**WILLOUGHBY
BRANCH
GRAND
OPENING**

NOVEMBER 13, 2025



Spend. Earn. Own.



Turn daily spending into real stock, automatically.

SmartStart
from CARDINAL CREDIT UNION

1% back in stock with every purchase

\$10 bonus when you sign up

Invest in brands you love.

No fees. No minimums. No catch

FOR QUALIFYING MEMBERS AGED 18-28.



First Card. Strong Start.

Kids build real money skills with the Lil' Brownies Debit Card.

Open a youth savings account today!



HONDA

Featured Dealer of the Month



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

Honda of Mentor

8555 Market St, Mentor, Oh 44060
440-482-8409 / hondaofmentor.com

Holiday Closures

MLK Day – Monday, January 19

Presidents' Day – Monday, February 16

Notices

Member Agreement to be revised on 03/01/2026 and made available on our website or upon request.

TOUCHDOWN LOAN PLAY

Cleveland Browns Cornerback Denzel Ward and Defensive Tackle Mason Graham are partnering with Cardinal Credit Union for Touchdown Loan Play!

UP TO 1.0% OFF AUTO AND PERSONAL LOAN RATES

when we score a touchdown on game day.

AS INTEREST RATES DROP

Cardinal is here for you with special refinance options for your auto and home.

Lock in your rate today!

A Cardinal Credit Union auto refinance loan offers

- ✓ Free personalized credit review
- ✓ Better rates and lower fees
- ✓ Bank local — decisions made here



HOME REFINANCING MADE SIMPLE

Serving the local community in Northeast Ohio, since 1953.

WORKSHOP CORNER

FREE FINANCIAL WELLNESS WORKSHOP

FEBRUARY 19

6-7 PM

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

FREE HOMEBUYER & REFINANCE SEMINAR

Second Thursday of every month starting March 12, 2026

6-7 PM



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