

Take FALL 2024 Flight



Busy Summer Includes Digital Banking Rollout, Lil' Brownies Savings Program



We have been very busy at Cardinal since I last updated our membership. We continue to fulfill our mission of brightening our members' financial future and that is what continues to inspire the Cardinal team. For starters, we rolled out our new digital banking platform in mid-July to let our members bank when, where and how they want. A year in the making, the new platform is enabling members to do so much more and with stronger security, all essentials for today's online banking experience.

We listened to our members in delivering a more intuitive online platform that is seamless and easy to navigate. We received positive feedback about the new features offered, including online bill pay, enhanced security features such as locking and unlocking debit/credit cards and setting electronic alerts, personalized financial recommendations, a new dashboard, increased self-service functions, and instant transfers via Zelle among other key enhancements.

In fact, our launch was so successful that Cardinal was featured in the national publication, PYMNTS. The story detailed the success of our digital transformation, pointing out that "the firm's recent debut of a suite of new digital capabilities seeks to deliver data-driven, personalized experiences no matter where and when members choose to conduct their daily financial lives."

In addition, our doors are always open at our six retail branches for those that prefer to bank in-person and to talk to one of our many financial advisors to get their financial questions answered.

We also launched enrollment for our Lil' Brownies program at the Cleveland Browns training camp. Staying true to our charter to make

learning fun, the Lil' Brownies Saving program comes complete with the Brownie the Elf Visa debit card. The card allows for parental controls, parental allowances, payment for grades, and budgeting, plus other youth financial education tools to teach real-life financial lessons. We received positive feedback from parents who were highly enthusiastic about the new concept. Many remarked that this was perfect for helping their children learn about the value of money. Stay tuned for more about exciting partnership with Nick Chubb to Bring you the Lil' Brownies program.

As always, we are here for you, and our community. We never stop working for you, and as I always say, we strive to do better and to be better. So let us know what you think, stop by and stop in, or reach us online. And be sure to check your reminders from us to learn about our continuing focus on delivering the best and brightest features and programs to you. We cannot wait to see what you think!

With warm regards,
Christine Blake, CEO



Members who have our Advantage Checking product enjoy **FREE** valuable benefits including Roadside Assistance, Cell Phone Protection and ID Theft Protection.



Roadside Assistance



Cell Phone Protection



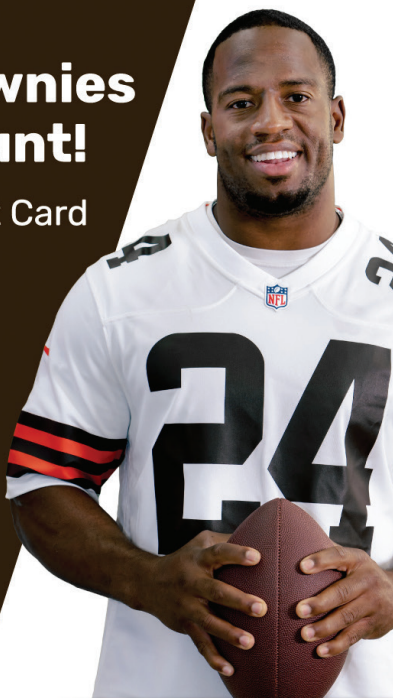
ID Theft Protection

For more visit cardinalcu.com/additional-member-services/

Cardinal Credit Union Partnered with Nick Chubb to Bring You the Lil Brownies Program.

Kids score big with a Lil' Brownies Savings Account!

- Brownie the Elf Debit Card
- Educational app for kids to earn, save, and spend
- Win exclusive seats to Browns games



Nick Chubb
CLEVELAND BROWNS RUNNING BACK



OFFICIAL CREDIT UNION OF THE CLEVELAND BROWNS



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.

OCTOBER 17 @ 6PM

Topics:

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



SCAN ME

CARDINALCU.COM/RSVPFC



CARDINALCU.COM/RSVP

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

Guest appearances by area professionals



SCAN ME



New Digital Banking Features



This Month: Zelle

Zelle is an easy way to send and receive money. Enroll today and experience the convenience.

Visit today at cardinalcu.com/zelle/



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.



Featured Dealer of the Month



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

Classic Toyota

8510 Tyler Blvd. Mentor, Oh 44060
440-205-6300 / driveclassictoyota.com



Holiday Closures

- Columbus Day** – Monday, October 14
- Veterans Day** – Monday, November 11
- Thanksgiving** – Thursday, November 28
- Christmas Eve at Noon** - Tuesday, December 24
- Christmas** – Wednesday, December 25
- New Year's Eve at Noon** - Tuesday, December 31
- New Year's Day** – Wednesday, January 1, 2025

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.

