

Take Flight

SUMMER 2024



Offering an Enhanced Digital Banking Experience



I continue to be extremely excited about all the wonderful initiatives that are in play at Cardinal for the remainder of the year! Our mission is to brighten our members' financial futures and we are staying true to it by bringing you more attractive opportunities to grow your money and achieve financial stability.

A key focus for 2024 remains our ongoing commitment to digital transformation. We are enhancing our online banking capabilities with more features, more security and greater ease of use. We listened to you, our Members, and will be delivering a more intuitive experience that will be seamless and easy to navigate! We have already begun communicating these changes and will reveal our new Cardinal online banking site on July 16. The features we are most excited about include enhanced security features such as locking and unlocking debit/credit cards and setting electronic alerts, personalized financial recommendations, online bill pay, a new dashboard, increased self-service functions, Spanish translation option, personalized branding for adults, youth and kids, and instant transfers via Zelle among other key enhancements. See registration, enrollment and login instructions below. We, of course, will continue to offer full banking services at all of our branches for those that prefer to bank in-person.

At Cardinal, we continue to support financial education for youth through multiple initiatives, such as our annual Mad City Money Scholarship competition, where high school seniors from around the Greater Cleveland area put their financial skills to the test this spring to compete in a simulated game of life. In all, 15 teams of three students representing first, second and third place were awarded scholarships of \$10,000 for each of five participating schools, resulting in 45 students winning a total of \$50,000.

This summer and into the fall, we will be kicking into full gear our partnership with The Cleveland Browns for the second consecutive year. Beginning this August, our efforts will focus on the youngest members of our community – elementary and middle school-aged children – through our Lil Brownies Savings Program. The program teaches them how to manage money under the supervision of their parents using a Brownie the Elf savings card! Multiple member opportunities will be available through a combination of programs including the ability to win Club tickets to Cleveland Browns home games, special autograph sessions, free ice cream at the training camp and at our branches, and more!

And, we aren't stopping there, we have plans to move our Willoughby branch to a new location before the year's out. Details to come.

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 out to us online. And be sure to check your reminders from us to learn when these programs will be in full swing. We cannot wait to see what you think!

With warm regards,
Christine Blake, CEO

Digital Banking Registration, Enrollment and Login Instructions Effective July 16

Already have an account?

If you are a Primary Account holder, log in as you normally would using your current username and password. That's it!

Need to register your account?

Scan this QR Code and follow the steps to register and enroll your account.

- Open camera app on your smartphone
- Point camera at QR Code
- Click pop-up URL on screen

Or visit CardinalCU.com/Digitalupgrade



Coming Soon: New Willoughby Branch

We're excited to share we're moving our current Willoughby branch into a newly-built location that will be ready for business by year's end.

The new branch will offer additional space to serve your banking needs, and will feature modern, 24x7 services such as an Interactive Teller Machine (ITM). In addition, the branch will be closer to the downtown Willoughby business district. Stay tuned for more exciting details to come!



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.

Topics:

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

July 18 | Oct 17 @ 6PM
CARDINALCU.COM/RSVPFC



SCAN ME

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

FREE HOMEBUYER & REFINANCE SEMINAR

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

Guest appearances by area professionals

CARDINALCU.COM/RSVP



SCAN ME

Holiday Closures



- Juneteenth** - Wednesday, June 19
- Independence Day** - Tuesday, July 19
- Labor Day** - Monday, September 2
- Columbus Day** - Monday, October 14
- Veterans Day** - Monday, November 11

Notices

Advantage Checking: Cardinal Credit Union will no longer offer the Bazing Benefits Package as of July 31, 2024. Your Advantage Checking will no longer offer the following benefits: Health Savings Cards, Buyers Protection and Extended Warranties, Travel Accidental Death Insurance, Billshark, and Bazing Local Discounts Savings Network. Your Advantage Checking will continue to offer Cell Phone Protection, Identity Theft Protection, and Roadside Assistance. You will not need to do anything to complete this transition. There will be no change to your Account Number, Personal Checks, Debit Card, Online Banking, Online Bill Payment, Mobile Banking, or any other bank service you may currently be using.

If you have any questions or would like more information, please contact your local branch or Member Service at 440-266-2200.

Fee update: Skip-A-Pay fee will be \$30 effective September 1, 2024.



Featured Dealer of the Month



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

Leikin Motor

38750 Mentor Ave. Willoughby, Oh 44094
440-946-6900 / leikinmotor.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**

