



# Case Study



## Cardinal Credit Union: A Strategic Leap Toward Digital Transformation

With its deep roots in the Cleveland, Ohio area, Cardinal Credit Union has been a cornerstone of financial stability and community support for over half a century.

### CHALLENGE

Cardinal Credit Union faced the critical task of modernizing its digital platform to enhance member services and integrate advanced technology. The institution's leadership needed expert guidance to navigate the complex vendor selection process within a tight timeline.

### SOLUTION

After evaluating several different consultancy groups, Cardinal was impressed with Arriba Advisors' partnership-driven approach and accommodating nature. The Arriba team quickly began leveraging its expertise in technology evaluations and contract negotiations to guide Cardinal through a tailored vendor selection process, ensuring alignment with the credit union's strategic goals.

### RESULT

The collaboration led to the successful selection of a state-of-the-art digital platform; one that would significantly enhance member experience and operational efficiency while establishing a foundation for Cardinal's competitive edge in the market.

Originally established in 1953 to serve the employees of the Mentor Public School System, Cardinal has significantly expanded its reach and now proudly serves citizens across nine counties. With a commitment to empowering its 23,000 members through personalized financial services, Cardinal has grown to manage \$290 million in assets across its 13 branches.

This growth reflects Cardinal's enduring mission to support the financial well-being of its community members, fostering a legacy of trust, service and community engagement that continues to thrive today. In order to maintain that growth without compromising service, the institution recognized the need for advancing its digital infrastructure to not only enhance member experience but to also integrate sophisticated technological solutions.

Christine Blake, President and CEO of Cardinal Credit Union, underscored the importance of a strong digital platform in order to compete with regional and national institutions and meet the evolving demands of members.

"Their technology is sophisticated, and the experience that the member has and what they can do is phenomenal. So, we have to be able to compete in that environment," said Blake.

Facing the need for digital modernization, Cardinal sought a partnership beyond the usual consultancy—one that would bring not only expertise to the table but also a genuine commitment to Cardinal's success.

### "It Truly Felt Like a Partnership"

After meeting with several firms and receiving referrals from other credit union leaders, Cardinal chose Arriba Advisors to help navigate the complex landscape of technology vendors efficiently and effectively.

Blake said she wanted to work with an agile partner that possessed deep industry knowledge and could adapt to Cardinal's specific needs and objectives.

"It truly felt like a partnership from our initial meeting, and that's what we were looking for," said Blake. "Not only did we want a partnership with someone that had the ability to get the job done, but a team we were all comfortable with that would be willing to listen to us."

### Working on an Aggressive Timeline

Cardinal aimed to have a new digital vendor in place by the end of the year, underscoring the urgency and importance of this digital



# Case Study



transformation project. Just days after finalizing their initial agreement, Cardinal and Arriba Advisors met to establish an ambitious evaluation and selection timeline. Together, they committed to a rapid, yet structured approach ensuring that everything would be achieved within the tight deadline.

Blake said the Arriba team demonstrated its reliability from the start, especially considering the complexity of integrating schedules and coordinating numerous team members for demos.

“Their organization and ability to boil down detailed information into concise summaries ensured we stayed on target without having to move deadlines,” said Blake. “They were excellent in keeping everything on task. We didn’t miss a beat.”

The teams initially reviewed six technology vendors, then narrowed the pool down to four for the demo phase. Blake said the candidates varied across the board in terms of price, functionality and core integration, and the Arriba team did an excellent job helping them navigate all of the different possibilities and nuances.

“They helped us evaluate multiple vendors and did a good job explaining the different options based on our philosophy as a credit union, which was very helpful,” said Blake.

*“They were excellent in keeping everything on task. We didn’t miss a beat.”*

*– Christine Blake, President and CEO of Cardinal Credit Union*

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## Going Above and Beyond

Following the selection of the technology provider, Cardinal moved onto the crucial phase of contract negotiations. Initially, Arriba's role was set to conclude with the vendor selection. However, Cardinal extended their partnership to include contract negotiation support.

Blake said this decision was driven by the realization that Arriba's expertise could provide significant value in ensuring the contracts were thoroughly reviewed, legally sound and aligned with Cardinal's tight timeline.

"We considered the value of Arriba helping us with the contract negotiations, ensuring we didn't miss any opportunities in our contracts while staying on schedule," said Blake. "And, we diligently wrapped it all up on December 31, as promised."

## Close Collaboration Fuels Successful Partnership

The partnership between Cardinal Credit Union and Arriba Advisors was more than just a contractual agreement; it was a collaborative journey marked by meticulous strategic planning and execution. Together, they navigated the complexities of selecting and preparing to implement a new digital platform, adhering strictly to the ambitious timeline they set.

This project went beyond the typical workings of a vendor-client relationship, evolving into a strategic alliance driven by a mutual commitment to fulfilling Cardinal's long-term visions and aspirations.

When asked about her experience and whether she would recommend Arriba Advisors to others seeking strategic guidance, Blake said she would provide a similar referral to the one she received when researching Arriba Advisors.

"I would share my experience of meeting them and going through the whole process. And, I would say they're that good of a partner in the industry and worth talking to."

*"It truly felt like a partnership from our initial meeting, and that's what we were looking for."*

*– Christine Blake, President and CEO of Cardinal Credit Union*



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