



Member Newsletter

**Rates are going up!
But, not ours...
Lock in your rate!**

As low as 3.50%^{APR*}

Up to 66 months

January - March

Federal rates increased! But, Corner Stone Credit Union has not raised loan rates—yet. Lock in your rate on your new or used vehicle. Refinances apply, too. Year models 2010-2017 only. 2009 & older are signature rates.
As low as 3.75%^{APR*} for 67-78 months
As low as 4.75%^{APR*} for 79-84 months

If you owe taxes, we can help-
Our tax signature loan special will be going on until April 30, 2017. Ask one of our Member Service Specialist for details!

Holiday Closings

January 2 - New Year's
January 16 - MLK, Jr Day
February 20 - Presidents' Day

beat the
winter blues

DEFER YOUR JANUARY OR FEBRUARY PAYMENT

We are helping members pay off those Christmas expenses, pay down credit cards, get caught up on other monthly bills or put a little extra money in your wallet. Members can defer January OR February loan payments!
Qualifications: Submit request in writing or through online banking. Loan cannot exceed 29 days past due. \$35.00 fee. Other qualifications apply. Interest will continue to accrue.

RATES AS LOW AS 2.99% APR

When you finance an **Enterprise** vehicle with Corner Stone Credit Union.

January 1 - March 31, 2017
Call to get pre-approved today!

Preview **Enterprise Car Sales** great selection of quality used vehicles or find the nearest Enterprise Car Sales location at cuautodeals.com

APR=Annual Percentage Rate. Up to 66 months financing . Up to 100% Financing. Not all buyers will qualify. This is a buy-down rate. The amount of the buy-down could affect the price of the vehicle. Cannot be combined with any other offer.



CSCU Staff is here to provide you quality member service for all of your financial needs.

Stacey McDonald, CEO
Jennifer Barnhill, COO

Sanjay Patel, Contoller
Patricia Garcia, Operations Manager
Kim Plowman, Loan Manager
Donna Curts, Collections Manager

Alayna Jones, Part-Time Administrative Asst.
Richard Lindsey, Part-Time Lending Admin Asst.
Brienne Sperlik, Collections/Card Services
Araceli Torres, Loan Officer I
Victor Aguilar, Loan Officer I
April Wilson, Sr. Member Service Specialist
Christina Amshoff, Sr. Member Service Specialist
Cyndi Miller, Member Service Specialist II
Rachel Winn, Member Service Specialist II
Berenice Rodriguez, Member Service Specialist I
Charlotte Finley, Pt-Time Mbr Service Specialist

Corner Stone Credit Union Annual Meeting:

Corner Stone Credit Union's 2017 Annual Meeting of the Membership:
When: Tuesday, April 4th @ 6:30pm
Where: Clarion Hotel, 1515 N I-35 E, Desoto, TX 75115

Notice to Members:

- Please review the Fee Schedule, effective January 1, 2017 on our website or in our lobby.
- The Dallas branch will now be closed on Wednesdays.

Sprint Line Activation Member Discount



Get a \$100 Cash Reward for Every New Line

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®. Here's how it works: Members get a **\$100** cash reward for **every new line** when you switch to Sprint®. Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Here's how to sign up for Sprint cash rewards: Become a Sprint customer. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!
Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

TruStage Health Insurance Program



Saving on health insurance can be easy.

You could save **\$434.39** a month on health insurance!¹

Enroll by January 31

Act Now! Call 1-888-416-2166 or go to TruStageHealth.com today.



¹Families eligible for the Advance Premium Tax Credit saved an average of \$434.39 per month on their health insurance when they shopped through GoHealth (2015 OE). The TruStage® Health Insurance Program is made available through TruStage Insurance Agency, LLC and GoHealth, LLC. GoHealth, LLC is licensed to sell nationwide and operates in all states with the exception of Massachusetts, Hawaii, Vermont and Rhode Island. TruStage Insurance Agency, 2015, All Rights Reserved. TSH-1272577.1

CONGRATULATIONS TO THE FOLLOWING MEMBERS

- Xzaira Florence won \$25 for the Kids club account 2016 3rd quarter drawing.**
- Bianca Jaimes won \$25 for the Teen club account 2016 3rd quarter drawing.**
- Kris Barnhill won \$50 for the Pumpkin Carving FaceBook Contest.**
- King Rafael Torres won \$50 for the Costume FaceBook Contest.**

Main Office
130 Historic Town Square
Lancaster, TX 75146
Phone: (972) 218-9266
Fax: (972) 218-5887
TOLL FREE 1-800-345-5690

I-35 Dallas Branch
7929 Brookriver Drive, Ste #175
Dallas, TX 75247
Phone: (214) 630-9166
Fax: (214) 631-2737

Mesquite Branch
2424 Gus Thomasson Road, Ste B
Mesquite, TX 75150
Phone: (214) 887-8000
Fax: (214) 887-8003
AUDIO RESPONSE 1-866-697-0079

WWW.CORNERSTONECREDITUNION.NET

Your Savings deposits are insured up to \$250,000 by NCUA (National Credit Union Administration)

