

"Reaching Beyond Your Expectations"

Volume 58



## **Member Newsletter**



## **NEW USED REFI**

**AUTOS & RECREATIONAL** 

PURCHASE NEW OR USED & WE WILL BEAT THE DEALER RATE

BRING US YOUR VEHICLE LOAN
AND WE WILL BEAT YOUR
EXISTING RATE

WE WILL BEAT RATES BY UP TO 1%APR\*
IF OUR BASE RATE IS LOWER, WE WILL GO WITH OUR RATE
OCTOBER - DECEMBER | MEMBERS ONLY
OUALIFICATIONS & RESTRICTIONS APPLY

### October 18, 2018

The credit union movement began in the 1840's as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren't wealthy, the weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

This year, we're celebrating International Credit Union Day's platinum anniversary, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.

FIND YOUR

platinum lining

IN CREDIT UNIONS...

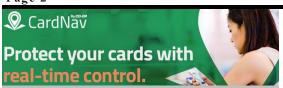
EST. 1948

Today, over 235 million people are served by credit unions in 109 countries and 6 continents.



#### **Holiday Closures**

October 8th-Columbus Day November 12th-Veterans Day
November 22nd & 23rd-Thanksgiving December 25th-Christmas January 1st-New Years



CardNav by CO-OP gives you instant access to manage how, when and where your cards are used.

- Determine how, when and where your cards are used
- Instantly turn your card on or off
- Ensure only you use your card w/GPS control



**COMPLAINT NOTICE:** If you have a problem with the services provided by this credit union, please contact us at: Corner Stone Credit Union, 130 Historic Town Sq., Lancaster, TX 75146, 1-800-345-5690, or mbrservice@cornerstonecreditunion.net. The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 E. Anderson Ln., Austin, TX 78752-1699, 512-837-9236, www.cud.texas.gov.

MEMBERS' ACCESS TO CREDIT UNION DOCUMENTS NOTICE: Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents: balance sheet and income statement (the nonconfidential pages of the latest call report may be given to meet this requirement), a summary of the most recent annual audit completed (in accordance), written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof and Internal Revenue Service Form 990.

**NOTICE TO MEMBERS:** 

**DIVIDENDS WILL BE PAID FOR THE 3RD QUARTER!** 



The best way to buy and finance your next vehicle.

Borrow from your credit union. Buy from Enterprise Car Sales.

# enterprise car sales

Corner Stone Credit Union members receive special financing when you purchase a car from Enterprise Car Sales. Qualifications & Restrictions Apply.

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

Stacey McDonald, CEO Jennifer Barnhill, COO

Sanjay Patel, Controller Patricia Garcia, Operations Manager Donna Curts, Part-Time Collections Manager

Brianne Mitchell, Collections/Card Services
Araceli Torres, Loan Officer I
Victor Aguilar, Loan Officer I
April Wilson, Senior Member Service Specialist
Cyndi Miller, Senior Member Service Specialist
Berenice Rodriguez, Member Service Specialist II



#### CONGRATULATIONS TO THE FOLLOWING MEMBERS

Michael Price won \$25 for the 2nd Quarter Kids club drawing Estrella Flores won \$25 for the 2nd Quarter Teen club drawing

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