



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
QUALIFICATIONS & 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.

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



We can help you find the best deal on your next new or pre-owned vehicle. Stop into your local branch or call us for details!

FIND YOUR NEXT CAR IN THREE SIMPLE STEPS!

1. First, choose a body style
2. Next, set a price range, and
3. Pick the options you want.

Our easy-to-use tool will make car shopping a breeze. Let's find the right vehicle today!

cornerstone.groovecar.com

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

Protect your cards with real-time control.

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

Download the CardNav™ by CO-OP app to your smartphone today.

Download on the App Store | ANDROID APP ON Google play

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.

enterprise car sales

Borrow from your credit union. Buy from 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, Contoller
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



SPREAD the joy

HOLIDAY LOANS
AS LOW AS 7.9% APR*
FOR 12 MONTHS

Oct 1st - Dec. 31st *Annual Percentage Rate Upon Approval. Some Restrictions Apply.

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

Main Office
130 Historic Town Square
Lancaster, TX 75146
Phone: (972) 218-9266
Fax: (972) 218-5887

Mesquite Branch
2424 Gus Thomasson Road, Ste B
Mesquite, TX 75150
Phone: (214) 887-8000
Fax: (214) 887-8003



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

