



"Reaching Beyond Your Expectations"

# Member Newsletter



## For a limited time only-Fall Into Savings!

**REFINANCE YOUR AUTO OR RECREATIONAL VEHICLE  
WITH CORNER STONE CREDIT UNION & YOU COULD RECEIVE UP  
TO 1%APR\* OFF YOUR CURRENT RATE.**

**Easy Application Process**

**Lower your payments**

**Terms Up to 84 months**

**Includes purchases**

### Local Service. Global Reach.

On October 17, 2019, Corner Stone Credit Union will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®.

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and Corner Stone Credit Union joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why Corner Stone Credit Union celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.



### BUYING A NEW VEHICLE IN 5 STEPS

[cornerstone.groovecar.com](http://cornerstone.groovecar.com)

If your buying new or used, we may beat the interest rate you receive at the dealership by up to 1%APR\*

1 Do Your Homework	2 Know Your Loan	3 Wait on Making an Offer	4 Focus on the Invoice Price Over Monthly Payment	5 Get Preapproved
Sounds simple enough, but where do you start? With our auto resource, narrow your search by make and model and then review each with great care. This should help narrow the focus.	When considering the terms of your loan, understand what the payments mean and how a down payment impacts the monthly costs.	As much as you may love that vehicle, it is often in your best interest to wait on making an offer. There's no need to rush this important decision.	The monthly payment is important, but it's important not to overlook the total price of the vehicle.	Going into the negotiation process with preapproval strengthens your position. It's a simple process. Just contact your credit union directly or click "Apply Now" when browsing for your vehicle on our auto center.

### Holiday Closures

October 14th - Columbus Day    November 11th - Veteran's Day

November 28th & 29th - Thanksgiving    December 25th - Christmas    January 1st - New Year's Day

**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 Square, Lancaster, TX 75146, 972-218-9266, 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 East Anderson Lane, Austin, TX 78752-1699, 512-837-9236, fax 512-832-0278, complaints@ cud.texas.gov.

**Holiday Loans**  
**AS LOW AS 7.90% APR\***  
**FOR 18 MONTHS**

**OCT 1 - DEC 31**

*Gift cards available*

*We wish you a Merry Christmas & Happy New Year*

**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<sup>SM</sup> by CO-OP app to your smartphone today.

**A HOUSE YOU love**

**A MORTGAGE YOU love**

You put a lot of thought into buying a house that you will be happy with for years to come. Our goal is to make sure you feel just as good with your mortgage decision.

You can have the best of both worlds-contact us!

We partner with Servion, Inc. NMLS #1037

**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  
 Erika Andrade, Part-time Member Service Specialist  
 Stacey Byers, Part-time Member Service Specialist

**enterprise car sales**

**2018 Model Year Sale**

**Buy. Sell. Trade.**  
 Enterprise makes it easy.™

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

**CONGRATULATIONS TO THE FOLLOWING MEMBERS**

Leyvi Cox won \$25 for the 2nd Quarter Kids club drawing  
 Collin Toney won \$25 for the 2nd Quarter Teen club drawing

**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)**

