

Y O U R C R E D I T U N I O N N E W S

Happy New Year!

Here are some tips to help you resolve your New Year Resolution to becoming financially fit:

- 1. Slash Your Debt**-Slashing your debt might seem like an easy thing to do, until you look at all that credit card debt, that is. The first thing you need to do is list all of your debts from smallest to largest. Start repaying them now, starting with the smallest and working your way up.
- 2. Plan, Plan, Plan**-Before you can enjoy better financial health, you have to know where you're going. The best way to start building better financial health is to make a plan. Write down your goals (for the week, the month, the year, the decade). Having a plan will give you something to fall back on, to look at and say, "I'm here and need to be there, and this is how I'll do it."
- 3. Prepare for Hardship**-This is one of the hardest things to accomplish, but you need to build a financial buffer. You need to have money in your account so that if you lost your job, or some other emergency occurred, you would have the cash to cover it. This should be separate from your investments – it needs to be readily accessible.
- 4. Budget Your Pants Off**-Any good financial situation is founded on a solid budget. Make a budget before you do anything else (and it'll help you with building that cash cushion, as well). Identify areas where you can cut back spending (\$5 cups of coffee, for instance), and then DO IT. Creating a budget can be tough, but it has to be done. You can use online budgeting and financial tools to help if you're more comfortable using these services than doing it alone.
- 5. Build for the Future**-While the recession has made the investment market a murky, frightening place, you need to keep going. Choose the safest investments out there and keep putting your money away. Sound financial health means having the money that you need when the "golden years" finally sneak up on you. Find a good financial planner or advisor who understands that slow and steady really is the best option and follow his or her advice. Keep investing, but do it with an eye for constant, steady growth, rather than making a fast buck.
- 6. Evaluate Your Job**-While the recession has forced hiring to a halt, it is slowly beginning to pick up steam once more. If your career is not what you want, or not enough to give you financial security, then now is the time to get where you want to go. Where do you want to be in five years? How will you get there? Make your plan, change your job (or apply for a higher-up position) and embark on your journey. Now is the time.
- 7. Rent or Own?**-The housing market has certainly seen better days. Investing in real estate now might not be the best idea, so many people are choosing to rent. If your rent is low enough, this can be fine. However, if you want to OWN a home and have the credit to get a loan approved (criteria is tighter these days), then now may be a good time. You'll enjoy lower interest, far lower home prices and more.
- 8. Slash Your Expenses**-Your spending is yours to control – no one else can do it for you. You need to identify where you can cut costs and then follow through on it. For instance, if downsizing your car will save you money, and you can make it work, then do it! There's no need to pay for more car than you need. The same principle can be applied throughout your life.
- 9. Communicate**-Your partner needs to be kept in the loop. Communication is the cornerstone of any good relationship, and you need to make sure that you keep a two-way flow of communication with your partner at all times. Discuss your financial goals, and possible ways to achieve them.
- 10. Free Investment Money**-Yes, there is free money out there for many folks. If your employer offers 401(k) matching, then take them up on it!

Loan Rates

Effective January 1, 2016
Loan rates are subject to change.
Call us for current loan rates.

New & Used Autos-Includes Refinancing 2009 & Newer:

<25k Up to 66 mos. As low as 3.50%APR*
>25k 67 - 78 mos. As low as 3.75%APR*
>35k 79 - 84 mos. As low as 4.75%APR*

2008 & older same as signature rates

New & Used Boats, Travel Trailers, Motor Homes, Motorcycles, Personal Watercraft & Farm Equipment-Includes Refinancing 2011 & Newer:

<35k Up to 48 mos. As low as 6.00%APR*
<35k 49 - 66 mos. As low as 6.50%APR*
<35k 67 - 72 mos. As low as 7.00%APR*
>35k 73 - 84 mos. As low as 7.25%APR*

2010 & older same as signature rates

Signature Loans: Minimum Payment & Term, 12 mos. per \$1k, up to 60 mos.

<10k Up to 12 mos. As low as 8.99%APR*
<10k 13 - 24 mos. As low as 9.99%APR*
<10k 25 - 36 mos. As low as 10.99%APR*
>10k 37 - 48 mos. As low as 11.99%APR*
>10k 49 - 60 mos. As low as 12.99%APR*

MasterCard Credit Credits

Platinum	8.90%APR*
Gold	9.90%APR*
Classic	12.90%APR*
Share Secured-150%	10.90%APR*

*Rates are shown as Annual Percentage Rates and are not promotional rates. APR, financing amount & approval are subject to credit qualifications.

2016 Reminders:

4/15/2016:

IRA account holders deadline to make retroactive contributions to your IRA for the 2015 tax year and IRS filing deadline for tax year 2015 tax returns.



TruStage Health Insurance Program

Saving on health insurance can be easy.

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

Enroll by January 31

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



*Families 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 CE). 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. 134-12/25/15

H O L I D A Y H O U R S

January 1 & 2 - New Year's
January 18 - MLK, Jr. Day
February 15 - Presidents' Day

APR* = Annual Percentage Rate | APR & Approval Subject to Credit Qualifications | 1st Quarter Promotions Only

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

Toll Free 1-800-345-5690
Audio Response 1-866-697-0079
WWW.CORNERSTONECREDITUNION.NET

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

lovemycreditunion.org

talk about savings.

say hello to the Sprint Credit Union Member Discount.

Consumers Save **10%** or **15%** Businesses Save

On select regularly priced Sprint monthly service. Plus, waived activation & upgrade fees (up to \$36 in savings each).

Learn more

- Call: 877.SAVE.4.CU
- Visit: www.SprintStoreLocator.com
- Click: LoveMyCreditUnion.org/Sprint

Be sure to mention this code for your discount!

- Consumer: NACUC_ZM
- Business: NACUC_ZDS_ZM

Credit union membership validation is required.




Credit approval req. Early Termination Fee (sprint.com/etf). After 14 days, up to \$350/line. If Discount Available for eligible company employees or org. members (ongoing verification). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc charges on select plans. Discount only applies to data buy-upgrades only for Unlimited, My Way and Family plans. Talk 450, and primary line on Talk Share 700. Other Terms, Offers and coverage not available everywhere or for all phone/network plans. Restrictions apply. See store or sprint.com or www.lovemycreditunion.org/Sprint. ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



If you owe taxes, we can help.
Our tax signature loan special will be going on until April 30, 2016.

Ask one of our Member Service Specialist for details.

Please remember to update your address with us when you move.

Don't let the Winter Blues get in the way of starting off a New Year the right way!

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 their January **OR** February loan payments!

Qualifications: submit request in writing or through online banking & loan cannot exceed 29 days past due. Interest will continue to accrue.

Mark Your Calendar

Corner Stone Credit Union's 64th Annual Meeting of the Membership will be held on Sat., April 16, 2016, at the Southern Cross Ranch. We hope to see you there!

Open a Christmas club account and get started on your Christmas savings NOW!!

As promised, we are excited to announce the reopening of our third branch! This branch will be located at 2424 Gus Thomasson Road, in Mesquite (in between Highway 80 and Towne Centre Drive). We are working hard to get this branch and drive thru ATM up and running as soon as possible. We anticipate the branch to open the first quarter of 2016, but are unable to specify an exact date. Be on the lookout for the grand opening!

Protecting Yourself & Your Information:
Do not become a victim of fraud. We will never send unsolicited e-mails, texts, or phone calls requesting you to provide, update or verify account or personal information, such as passwords, Social Security #, PINs, credit or check card #, or other confidential information. Never respond to such requests. Protect yourself by deleting and reporting the potential phishing attempt to your financial institution.

Email phishing: typically the cardholder name is not used (i.e., "Dear Cardholder"), requests you to change your e-mail addresses or passwords, requests you update personal or account information.

Do not click on any links in these e-mails or respond. Phone & SMS phishing: financial institution name may or may not be correct, customer name will commonly not be used, requests for full account/card number, PIN, expiration, and/or other personal information, messages often urge action to prevent negative impact.

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
Kim Plowman, Loan Manager
Donna Curts, Sr. Collections Officer
Connie Lindsey, Part-Time Administrative Asst.
Alayna Jones, Part-Time Administrative Asst.
Richard Lindsey, Part-Time Lending Administrative Asst.
Brianna 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



CONGRATULATIONS!!
TO THE FOLLOWING YOUTH MEMBERS and MEMBERS ON THE MONTHLY/QUARTERLY PROMOTIONAL PRIZE DRAWINGS:

Josiah Guillen won \$25.00 for the Kids club account 2015 3rd quarter drawing.

King Rafael Torres won the Facebook Halloween Costume Contest

Gavin Messenger won the Facebook Pumpkin Carving Contest

 Connect with us