



# Member Newsletter

*SPREAD the* **joy**

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

**HOLIDAY CAR LOANS**  
UP TO **66 MONTHS**  
AS LOW AS **3.0% APR\***

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

**CHRISTMAS Club Accounts**

**Funds in your Christmas club account will be transferred to your share account on Wednesday, November 1, 2017.**

**THURSDAY, OCTOBER 19TH IS INTERNATIONAL CREDIT UNION DAY!**

**JOIN 222 MILLION PEOPLE WORLDWIDE IN CELEBRATING 160 YEARS OF CREDIT UNIONS PUTTING THE DREAMS OF PEOPLE BEFORE PROFITS!**

**Find, Drive and Save.**

**Looking for a new or used car? Need to know your car's value? Want to refinance your car?**

Corner Stone Credit Union's NEW Smart Auto Buying site can be found from the home page of the website at [www.cornerstonecreditunion.net](http://www.cornerstonecreditunion.net). The site allows you to look for new and used vehicles for sale in your area, value your trade, calculate a payment on refinancing, and much more. You can also find credit union coupons to save even more when you finance your vehicle with us.

**Holiday Closures**

- October 9th**  
Columbus Day
- November 10th & 11th**  
Veterans Day
- November 23rd & 24th**  
Thanksgiving
- December 23rd & 25th**  
Christmas
- December 30th & January 1st**  
New Years

### Cyber Monday Online Shopping-

Our Prepaid Reloadable cards are great for Cyber Monday online shopping. Have peace of mind using a prepaid reloadable card instead of using your everyday debit card, which withdrawals directly from your checking account. It's safe, secure & you will not have to worry about restricted states.

**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.Service Form 990.



**Get a \$100 Cash Reward for Every New Line You Switch to Sprint**



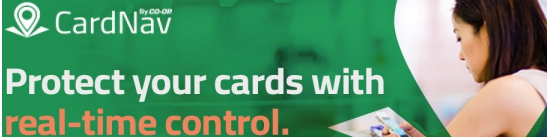
This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®. Here's how it works:

- 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](http://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!



**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.



### TruStage® INSURANCE PRODUCTS

**INSURANCE BUILT FOR CREDIT UNION MEMBERS LIKE YOU**  
Designed for credit union members



TruStage insurance products and programs are designed for credit union members.

Your membership means competitive rates, helpful guidance without sales pressure and quality products trusted by your credit union. Regardless of your budget, we can help make sure the protection you need makes sense. It's all part of smart planning and caring about the aspirations and achievements of those who matter most.

Call us, we'll help you understand all of your options so you can choose the one that is best for you and your family.

Life and AD&D 1-855-612-7909  
Auto & Home 1-888-380-9287  
Visit us at [TruStage.com](http://TruStage.com)



TruStage® Insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and AD&D insurance are issued by CNFG Life Insurance Company. Auto and Home Insurance Program are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

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

- Stacey McDonald, CEO
- Jennifer Barnhill, COO
- Sanjay Patel, Controllor
- 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.
- Brianne Mitchell, 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

**Costume & Pumpkin Carving Contests:**  
Look for details on our Facebook page & website.



Be sure to check our website for information regarding the Equifax breach and what you need to know.

### CONGRATULATIONS TO THE FOLLOWING MEMBERS

- Ramon McDonald won \$100**
- Aiden Howell won \$25**
- Zaire Florence won \$25**

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  
[WWW.CORNERSTONECREDITUNION.NET](http://WWW.CORNERSTONECREDITUNION.NET)

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



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

