

## Member Newsletter

### REFINANCE OR FINANCE YOUR AUTO LOAN

LET US **BEAT**  
YOUR CURRENT RATE! 



- ✓ Lower Your Monthly Payments
- ✓ Reduce Your Interest Rate
- ✓ Save Money Today!



### TAX TIME LOANS

January 2026 through April 2026



Rates as low as  
**8.90%\*APR**

up to 24 months term

\*APR IS ANNUAL PERCENTAGE RATE, ACTUAL RATE BASED ON CREDIT SCORE.  
OFFER VALID 01.01.2026 - 04.30.2026



### HOLIDAY HANGOVER LOAN

Did the season cost you an arm and a leg?

RATES AS LOW AS AS  
**-8.90%\*APR**  
UP TO 24 MONTH TERM

\*APR IS ANNUAL PERCENTAGE RATE, ACTUAL RATE BASED ON CREDIT SCORE.  
OFFER VALID 1<sup>ST</sup> QUARTER ONLY, JANUARY 2026- MARCH 2026

### Buy your next Truck from Enterprise.

The customer service you expect. The vehicles you want.

enterprise car sales



### Skip a Payment & Enjoy the Holidays!

Take a break this season with our  
Holiday Loan Deferral Special!

Defer your loan payment for ONE month:  
January 2026 | February 2026

#### How to Qualify:

- Submit request in writing or through Online Banking
- Loan must not be more than 29 days past due
- \$40 processing fee applies
- Other qualifications may apply
- Interest will continue to accrue during the deferral

**Give yourself the gift of extra  
cash this holiday season!**

# 2026

*Happy New Year*

### Holiday Closures

**January 1** - New Years Holiday | **January 19** - Martin Luther King Day Holiday

**February 16** - Presidents Day Holiday



## PROTECT YOURSELF FROM CREDIT CARD FRAUD AFTER THE HOLIDAYS!



**MONITOR YOUR ACCOUNTS**

Check your statements & online accounts for suspicious activity.



**USE STRONG PASSWORDS**

Update passwords & enable two-factor authentication.



**BEWARE OF SCAMS**

Watch out for phishing emails, texts & phone scams.



**SET UP ALERTS**

Enable text or email alerts for unusual activity.



**SHOP SECURELY**

Use secure websites & contactless payments.



**REPORT ANY FRAUD**

Contact your credit union immediately if you spot fraud.

**YOUR CREDIT UNION CARES ABOUT YOUR SECURITY!**

## ANNUAL MEETING

**COMING SOON!**

*More Information to Come .*

## Mortgages



**DESIGNED JUST FOR YOU**



We know mortgages – like houses – are not one-size-fits-all. That's why we offer a variety of loan programs along with personalized service to find a loan that best fits your needs. We're always making sure to keep you at the center of the process.

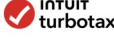


## SAVE BIG ON TAX PREP

### Lock In Your Discount Now

Plus, enter for a chance to win \$10K

SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE

## MOVING?

Be sure to change you're address with us.  
Mail from us will not be forwarded!

## trust&will

**Members Save 20%**  
on any online estate plans



SCAN QR CODE TO GET STARTED OR VISIT OUR CREDIT UNION WEBSITE



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

Stacey McDonald, CEO

Sanjay Patel, Controller

Paty Garcia, Operations Manager

Cyndi Miller, Member Services Operations Supervisor

Victor Aguilar, Branch Manager/ Sr. Loan Officer

Araceli Torres, Sr. Loan Officer/ Sr. MSRS

April Houston, Sr. Member Service Specialist

Erika Andrade, Member Service Specialist

Jessica Creamer, Member Service Specialist

Juan Mireles, Member Service Specialist

Stacey Byers, Part-Time Member Service Specialist

CardNav® allows you to navigate when, where, and how your cards are used. Enjoy complete control and visibility of your credit and debit cards using our simple smartphone app. Customize and manage how your credit or debit card is used in real-time and experience the next level of card security. Download the free CardNav® app and start navigating your way through a whole new level of security today! Available free from Corner Stone Credit Union

**Available Controls:**

- Location controls – how and where the card can be used.
- Turn your card on/off with ease to prevent **FRAUD**
- Geo target specific location the card can be used
- Set specific threshold spending limits
- Include/exclude merchants
- Make transfers between accounts



## Youth Accounts: Save & Win!

- \*Deposit \$25/month, no withdrawals that month \*Earn entries into quarterly prize drawings \*Teach kids smart saving habits - simple and fun to open!

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

www.cornerstonecreditunion.net  
Audio Response: 469-489-7147

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)**

