

Member Newsletter



The Key to Holiday Joy!

- Low-Rate Auto Loan
- No Payments For 60-Days

RATES
AS LOW AS

6.50%



Turn Over a New Leaf
with Extra Cash!

FALL SIGNATURE LOANS

AS LOW AS

8.90% APR

Restrictions may apply. APR = Annual Percentage Rate. Subject to credit qualifications. Offer Valid 4th Quarter Only.

Finance Your Adventure

RECREATIONAL VEHICLE LOANS

- NO PAYMENTS FOR 60 DAYS
- LOW COMPETITIVE RATES



CREATE JOY With a Holiday Loan



BORROW FOR AS LOW AS **8.90% APR***
TERMS UP TO 24 MONTHS

Restrictions may apply. APR = Annual Percentage Rate. Subject to credit qualifications. Offer Valid 4th Quarter Only.

Season's Savings Start Here: Low Interest, High Joy

No Payments for

60 DAYS

UP TO **84 MONTHS**
FINANCING

RATES AS LOW AS

5.99% APR*



CS Corner Stone Credit Union

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:
November 2025 | December 2025
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!


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Happy Holidays from your
Corner Stone Credit Union Family

Christmas Club Account

Funds in your Christmas Club Account will be transferred to your share account on Monday, November 3, 2025



Holiday Closures

October 13 - Columbus Day | **November 11** - Veterans Day
November 27 & 28 - Thanksgiving Holiday | **December 25** - Christmas Holiday



trust&will

Members Save 20%
on any online estate plans

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




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, 972-218-9266, mbr-service@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@tud.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.

DON'T LET IDENTITY THIEVES STEAL YOUR HOLIDAY CHEER!

THE HOLIDAY SEASON IS ONE OF THE BUSIEST TIMES FOR SCAMMERS. WHILE YOU'RE SHOPPING, TRAVELING, AND CELEBRATING, THEY'RE LOOKING FOR OPPORTUNITIES TO SNATCH YOUR PERSONAL INFORMATION.

HOLIDAY IDENTITY THEFT TIPS:

SHOP SMART – USE SECURE WEBSITES (LOOK FOR HTTPS://)
USE CREDIT, NOT DEBIT – CREDIT CARDS OFFER MORE PROTECTION.

TRACK YOUR PACKAGES – THIEVES STEAL MORE THAN GIFTS FROM PORCHES!

BEWARE OF FAKE TEXTS/EMAILS – DON'T CLICK SUSPICIOUS HOLIDAY DEALS.

PROTECT YOUR WALLET & PHONE WHEN OUT HOLIDAY SHOPPING.

FUN FACT: MORE THAN 40% OF AMERICANS REPORT SEEING AN INCREASE IN SCAMS AROUND THE HOLIDAYS!

THIS SEASON, PROTECT YOUR IDENTITY LIKE IT'S THE BEST GIFT UNDER THE TREE.

MOVING?

Be sure to change your address with us.

Mail from us will not be forwarded!

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)**

