



Member Newsletter

NOW OFFERING



Individual Retirement Account

How to Open an IRA

- 1 **Decide if a Roth or Traditional IRA Is Right for You**
- 2 **Open an Account**
- 3 **Make Contributions**
- 4 **Invest Your Funds**

FALL INTO SAVINGS

Refinance with us & Save

SAVE UP TO 1%APR* OFF YOUR CURRENT AUTO RATE OR DEALER RATE FOR NEW OR USED AUTOS & RECREATIONAL VEHICLES.

Contact us for details. Some restrictions apply.

Buy your next car from Enterprise.

The customer service you expect. The vehicles you want.

enterprise car sales

CREATE JOY

With a Holiday Loan

BORROW FOR AS LOW AS 7.90 APR* TERMS UP TO 24 MONTHS

OFFER VALID OCTOBER 1, 2022 - DECEMBER 31, 2022. TERMS AND CONDITIONS APPLY. SUBJECT TO CREDIT APPROVAL.

Corner Stone Credit Union has partnered with Enterprise Car Sales to offer you a seamless purchase experience with financing options to fit your needs. Whether you want to buy, sell or trade, we're here to make it easy.

At your local Enterprise Car Sales, you'll find quality vehicles at competitive prices. Their inventory consists of Enterprise Certified® used cars, trucks, vans and SUVs, backed by their 7-Day Buyback promise and 12-month/12,000-mile limited powertrain warranty.

*Happy Holidays from your
Corner Stone Credit Union Family*

Holiday Closures

**October 10 - Columbus Day | November 11 - Veterans Day
November 24 & 25 - Thanksgiving Holiday | December 26 - Christmas Holiday**

Preventing Identity Theft

Part 1



Having your identity stolen can be a real nightmare. To minimize the risk of identity theft these tips can help ensure your identity isn't breached.

- ◆ **Shred, Shred, Shred** - Never discard or recycle bank statements, bills, or any documents that contain confidential information. When in doubt SHRED!
- ◆ **Secure Your Documents** - Keep vital documents that you access only periodically, like birth certificates, social security cards, and so on, in a fireproof home safe or lockbox.
- ◆ **Power Up Your Passwords** - A breach at any secure site could conceivably reveal your login credentials to thieves, so you should regularly change your password on various sites and always change your password after a breach.
- ◆ **Remember, Loose Lips Sink Ships** - You can't avoid providing personal information when you want certain things, for example our credit union. However, when a company or someone contacts you directly asking for personal info, whether it be by mail, email, or phone, Zip your Lip. If you feel the inquire is legitimate, do your due diligence and ask them if you can contact them later.
- ◆ **Don't Be Fooled by Scammers** - It's nice to get help from tech support for any computers issues you may have. However, don't be fooled, scammers may tell you your computer is sending out viruses and tell you they will clean it and then start asking for passwords or access to your computer. If this happens hang up and block the caller.
- ◆ **Lock Your Phone** - Your smartphone is an identity thief's dream. It has your email, social media platforms and other app potentially logged in and available. It also contains abundant personal data and much more. Use a strong method to lock your phone, a pin number or swipe pattern will not suffice. Use your fingerprint or facial recognition as an alternative.

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Corner Stone Credit Union has partnered up with **Carter BloodCare** to host it's first blood drive.

Contact our Mesquite Office at 214-887-8000 for more information and/or to reserve your spot.

When:
Friday, November 11, 2022

Time:

11am - 3pm

Location:

Mesquite Branch
2424 Gus Thomasson RD
Mesquite, TX 75150



CHRISTMAS Club Accounts

Funds in your Christmas Club Account will be transferred to your share account on **Tuesday, November 1, 2022**

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, 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@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.

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

NOW AVAILABLE

**SNAP.
SEND.**
MOBILE DEPOSITS FROM YOUR CREDIT UNION



* **MOVING?** *
* Be sure to change your address *
* with us. *
* Mail from us will not be for- *
* warded. *

CONGRATULATIONS TO THE FOLLOWING MEMBERS
Evan V Alexander won \$25 for the 2nd Quarter Kids club drawing
Cameron Briggs won \$25 for the 2nd Quarter Teen club drawing

Main Office
130 Historic Town Square
Lancaster, TX 75146
Phone: (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



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

