



# Member Newsletter

## LET US HELP YOU

**Begin your New Year with lower payments.**  
**Save up to 1% APR\* Off your current Auto Rate or Dealer Rate for new or used autos & recreations vehicles.**

Contact Us for details-  
certain restrictions apply.

Be on the lookout for more Details about  
**Corner Stone Credit Union's 71st Annual Meeting of the Membership!**

If you are interested in getting more involved with Corner Stone Credit Union by serving on a Committee or Board of Directors, please email your interest to:  
[smcdonald@cornerstonecreditunion.net](mailto:smcdonald@cornerstonecreditunion.net)

It's tax time! Contact us if you need help paying your taxes.  
**Our Tax Loan promotion goes through April 30th.**

**WINTER BLUES LOAN DEFERRAL**

**JANUARY OR FEBRUARY ONLY**

Defer your January OR February loan payments!

Qualifications: Submit request in writing or online banking

- \*Loan cannot exceed 29 days past due
- \*\$35 fee
- \*Other qualifications apply. Interest will continue to accrue.

Members who have had any 90-day COVID-19 deferrals do not qualify.



**Holiday Closures**

**January 16, 2023 - Martin Luther King, Jr Day**

**February 20, 2023 - President's Day**



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
- Geo target specific location the card can be used
- Set specific threshold spending limits
- Include/exclude merchants

# Don't Be Scammed

Corner Stone Credit Union has seen a recent uptick in account takeover fraud. Protect yourself:

- Do not click on unknown texts or emails
- Do not click on social media ads
- Do not give out your personal information OR banking information
- Do not give out your passwords
- Do contact us immediately if you have become a victim

## Make Your Money Grow

### Certificate of Deposit Special

**2.00% APR\***

Term: 18 Months  
Paid Monthly

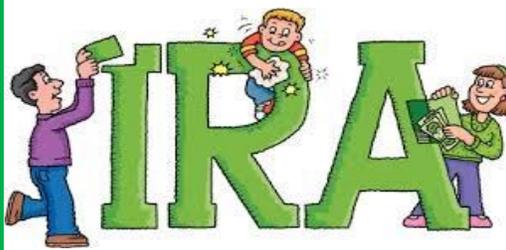
Minimum to Open- \$10,000  
New Money Only

**3.00% APR\***

Term: 18 Months  
Paid Monthly

Minimum to Open- \$50,000  
New Money Only

The promotional Annual Percentage Rate (APR) is available on 18 month Certificate of Deposits (CD) effective December 21, 2022 for a limited time only. A penalty may be imposed for early withdrawals. Terms, conditions, and CD promotion are subject to change without notice.



**We are here to help you!**

**Open an IRA account today!**

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

Stacey McDonald, CEO

Sanjay Patel, Contoller

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

## we do mortgages

We help people just like you get a mortgage for their dream home or to refinance their current home. Plus, we have a variety of loan programs to fit your individual home loan needs. Contact us today and we can help you, too!



CALL: 972-218-9266  
VISIT: [cornerstonecreditunion.net](http://cornerstonecreditunion.net)

### CONGRATULATIONS TO THE FOLLOWING MEMBERS

Camilla Smith won \$25 for the 3rd Quarter Kids club drawing

Yahir Netro won \$25 for the 3rd Quarter Teen club drawing

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

[www.cornerstonecreditunion.net](http://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)**

