



Member Newsletter

NO PAYMENTS FOR 60 DAYS

VEHICLE LOANS
New | Used | Refinance

RATES AS LOW AS **7.00%** APR*

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

FALL

into a great rate on a **SIGNATURE LOAN**

Credit Card Debt? Tuition Bills? Holiday Shopping?

RATES AS LOW AS **8.90%** APR **BUT HURRY...**

Offer is available 10/1/2024 thru 12/31/2024

CONTACT US FOR DETAILS.
www.cornerstonecreditunion.net

*APR-Annual Percentage Rate. Subject to credit qualifications. Offer Valid 10/01/2024-12/31/2024.

Oh, what fun it is to buy with this special offer

No Payments for **60 DAYS**

RATES AS LOW AS **5.99%** APR*

UP TO **84 MONTHS** FINANCING

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

enterprise car sales

CREATE JOY
With a Holiday Loan

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

OFFER VALID OCTOBER 1, 2024 - DECEMBER 31, 2024. TERMS AND CONDITIONS APPLY. SUBJECT TO CREDIT APPROVAL.

Christmas Club Account

Funds in your Christmas Club Account will be transferred to your share account on **Friday, November 1, 2024**

Holiday Closures

October 14 - Columbus Day | **November 11** - Veterans Day
November 28 & 29 - Thanksgiving Holiday | **December 25** - Christmas Holiday

Five ways to keep scammers and hackers away

We're living in the data age. The things we do on our phones and computers, on our internet-enabled smart devices, and on websites leave a trail of our activities and our personal information. That personal information has value — not just to us, but to scammers and hackers who want to steal our identities. Here are five things you can do to keep scammers and hackers at bay.

1. Secure your accounts so they're hard to crack. Use a **strong password**. And enable **two-factor authentication (2FA)** on sensitive accounts like your email or financial accounts. 2FA adds an extra layer of security by requiring a second form of verification.
2. Keep your **security software, operating system and internet browsers and apps up to date** to defend against the latest threats.
3. Your **wireless network** is the gateway to all the Wi-Fi enabled devices in your home. To protect your connected devices, replace the default Wi-Fi network password and router admin password with a strong password. And encrypt your network to prevent unauthorized access.
4. Set your computer and phone to lock when you're not using them. That'll prevent unauthorized access to your computer if you step away or to your phone if you lose it.
5. Create a **backup copy** of your information. That way you can recover it if your device gets infected, hacked, stolen, or lost. Back up your data to the cloud or an external drive.

Report scammers and hackers at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov). If someone stole your personal information, report it, and get recovery steps, at [IdentityTheft.gov](https://www.identitytheft.gov).

SOURCE: [Alvaro Puig, Consumer Education Specialist, FTC](#)

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@cud.texas.gov](mailto:complaints@ cud.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.



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, 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

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



CONGRATULATIONS TO THE FOLLOWING MEMBERS

Michael Price, III won \$25 for the 2nd Quarter Kids club drawing

Bianca Jaimes won \$25 for the 2nd 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 Audio Response: 469-489-7147	Mesquite Branch 2424 Gus Thomasson Road, Ste B Mesquite, TX 75150 Phone: (214) 887-8000 Fax: (214) 887-8003
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Your Savings deposits are insured up to \$250,000 by NCUA (National Credit Union Administration)

