



Member Newsletter



Breeze Through Winter
WITH A COOL NEW RIDE!

RATES
AS LOW AS
6.50%

Restrictions may apply. APR = Annual Percentage Rate. Subject to credit qualifications. Offer Valid 1st Quarter Only.

Tax Time Loans

Its Tax Time!

Contact us if you need help paying your taxes. Our Tax Loan Promotion goes through April 30th.

*Beat the Winter Blues
With a
Signature Loan*

Rates as low as

8.90% APR*

Offer Valid January 1, 2025 - March 31, 2025. Terms & Conditions apply. Subject to credit approval. APR*= Annual Percentage Rate



Holiday Closures

January 1 - New Years Holiday | **January 20** - Martin Luther King Day Holiday
February 17 - Presidents Day Holiday

IMPORTANT UPDATE! 2025 Fee Changes for Corner Stone Credit Union can be viewed on our website.



ANNUAL MEETING
 Be on the look out for more information over Corner Stone Credit Unions Annual Meeting of the Membership.

YOU CAN HAVE BOTH
 Having both a 401(k) and an IRA can help you add flexibility to your retirement strategy, maximizing both your savings and your tax advantages.

401(K)	IRA
Employer-Sponsored Retirement Plan PROS: <ul style="list-style-type: none"> • Employer match contributions • Much higher contribution limits 	Individual Retirement Account PROS: <ul style="list-style-type: none"> • Ability to choose your own brokerage • Flexible investment choices • Roth IRA option

Open an IRA account with Corner Stone Credit Union to get you started on your Retirement

WINTER BLUES
 Defer your January OR February loan payments!
Qualifications: Submit request in writing or online banking
 • Loan cannot exceed 29 days past due
 • \$45 fee
 • Other qualifications apply. Interest will continue to accrue.

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
- 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
 Norah Coleman won \$25 for the 3rd Quarter Kids club drawing
 Bianca Jaimes 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 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)

