

FedStar Credit Union

Spring Issue

Building Member Relationships for Life

April 2020

Holiday Closures:

Friday, April 10, 2020
Good Friday

Monday, May 25, 2020
Memorial Day

Monday, September 7, 2020
Labor Day

Monday, October 12, 2020
Columbus Day

Wednesday, November 11, 2020
Veterans Day

Thursday, November 26, 2020
Thanksgiving Day

Friday, November 27, 2020
Employee Appreciation Day

Friday, December 25, 2020
Christmas Day

Friday, January 1, 2021
New Years Day

**701 Harvey Road
College Station, Texas
Phone: 979.846.7456
Fax: 979.846.6866
www.fedstarcu.com**

MEMBER NCUA

The Annual Meeting

has been
postponed until a later
date

**Due to the shelter in
place mandate from the
Governor of Texas
More information on the
re-scheduled date of the
Annual Meeting will be
sent to members soon.**

**Please call the Credit Union
with questions
979-846-7456**

Covid-19 Update

We want to remind our members that they do not have to come into the credit union to conduct their regular banking business. Members can access their accounts electronically or through the drive-through.

From your smartphone, tablet or computer you can check balances, transfer funds, make payments, and much more. If you haven't yet enrolled in our Home Banking Module or downloaded the Mobile Banking app for Apple or Android, please enroll today or give us a call at 979-846-7456 for assistance with this process.

- We invite members to make deposits into their checks accounts through Remote Deposit Capture from their smartphone devices using the FedStar App.
- Use our own ATM or any Aggieland Credit Union ATM to make withdrawals.
- Sign up for home banking to review your accounts, make transfers, set up recurring transfers, balance your statements, and receive account updates.
- Use our Free Mobile App when you are on the go to check account balances, apply for loans, transfer funds and more.
- Use our Free Online Bill Pay service to pay bills, pay individuals securely and set up recurring notices and message reminders.
- Use our drive through and get money orders, cashier's checks and any transactions you would normally do inside the credit union, cashing checks and making deposits.
- Apply for loans online and sign your loan documents electronically and securely from your computer, laptop or mobile device. Just go to www.fedstarcu.com
- Call us at any time if you have questions on your account. We are here to help.

We will continue to closely monitor and act upon the guidance from the CDC and local health officials and will provide updates as we adjust our plans regarding COVID-19.

On behalf of the board and staff of the credit union, our continued actions will be responsible, clear and adaptive to the ever-changing situation. We will communicate to you via email, website or social media any changes or developments that may occur.

Our Lobby is Currently Closed

To protect our members and our staff from the spread of the novel coronavirus, our lobby is closed to general traffic. Our drive-thru will remain open with regular banking hours. The drive-thru hours of operation are Monday through Friday 8:00 a.m. – 5:30 p.m.

For any services that require meeting in person with one of our representatives, we ask that you call us at 979-846-7456 to schedule a convenient appointment.

Please do not allow the closing of our lobby to be a barrier to your reaching out to us with any financial needs you may have. We are here to assist you and help in any way we can. It is our privilege to have you as a member and we will be your financial partner as we work toward the health and welfare of our friends and neighbors. We thank you for being a member of this credit union.

Your Dose of Sunshine!

During Difficult Times We Can Help!

CASHNOW Loans

Our enhanced payday loan can help you during these challenging times. This loan is our new and improved Payday Alternative Loan. We will be phasing out the Lucky 7 loan in 2020. FedStar Credit Union now offers a CASHNOW loan

CASHNow Loans now offer:

Enhanced loan terms to help you when you need it most

Fixed rate

12-month repayment plan

Maximum loan amount of \$2,000

Must be a Credit Union member for at least one year

Only one CASHNow or Lucky 7 Loan at a time during a rolling 12-month period.

Personal Loans

Personal loans are available to any qualifying member. Members may be eligible to borrow up to \$15,000.00 during this time. Lines of Credit on existing VISA Credit Cards may also be increased. Apply online for a personal loan or an increase on your VISA Line of Credit. Go to: www.fedstarcu.com

Skip-A-Payment on Existing Loans

COVID19 affects everyone. If your loan is current and has not been past due in the last 60 days, FedStar invites you to skip your April or May payments. We will waive the skip a payment fee and this skip will not affect negatively on your credit report. We are all in this together, and we want to help. Contact us for more information on how you can skip your payments in April or May. Apply for your skip at www.fedstarcu.com

Loan Extensions on Existing Loans

If you or your spouse are impacted by employment or job loss, or reduced hours, you may be eligible for a loan extension or a loan modification plan to help you get back on your feet. Simply call or email us with questions on your loans. 979-846-7456

Loan Deferments

If you're having a financial hardship due to the COVID-19 pandemic, a loan deferment allows you to suspend payments for up to 90 days on certain loans, including:

- Vehicle Loans
- Recreational Vehicles and Sports Craft
- Signature and Personal Loans
- Back to School Loans
- Spring Fix-up Loans

Changes to our Debit/Credit Card Services

Our VISA® Credit Card program will be migrating to a new platform in June. Those members who currently have a VISA® Credit Card will be receiving a new card and PIN number in the mail. Please be on the lookout to avoid any interruption in usage in your credit card line of credit.

Our VISA® Debit Card access to your checking account will soon be going live. Your transactions will be debited immediately from your checking account. Make sure you have funds available before using your Debit Card.



Complaint Notice:

This 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 you have a dispute with FedStar Credit Union you should contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below.

Mail: Texas Credit Union Department
914 E Anderson Ln
Austin, TX 78752-1699
Phone -- (512) 837-9236
Fax -- (512) 832-0278

E-mail: complaints@tcud.state.tx.us
Website: www.tcud.state.tx.us

