

# Brazos

# Star Credit Union

## Summer Issue

The Brighter Place To Bank.

July 2020

### Holiday Closures:

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.brazosstarcu.com](http://www.brazosstarcu.com)

**MEMBER NCUA**

## Funds Availability Changes

Effective July 1, 2020, we are increasing the amount we make available for withdrawal by checks subject to next day availability from \$200.00 to \$225.00. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts, and the amount for determining a repeat overdraft increases from \$5,000.00 to \$5,525.00.

REG CC Disclosure and  
Deposit Hold Notice



### We have you covered!

Our Lobby remains closed until further notice. If you need financial assistance as a result of COVID-19, let us know. We have programs available to help.

### Let Brazos Star CU help you get **BACK ON TRACK**

Apply today for a **BACK ON TRACK** Loan.

- As low as 4.99%
- Terms up to 60 Months
- Loans up to \$25,000
- No title or deed required
- Member must be a Texas home owner
- No early pay off penalty
- No origination fees
- No Hidden Fees
- Funds Could be available the next day
- Paystubs or W2/Tax returns required

Our **BACK ON TRACK** Loan is perfect for members that want to eliminate monthly bills, consolidate debt, pay medical or dental bills, life events like weddings or reunions, home improvement, vacation and more. Visit our website [www.brazosstarcu.com](http://www.brazosstarcu.com) and apply.

### COVID -19 SKIP-A-PAY

Do you need help making your loan payments? Brazos Star Credit Union is here to offer our members to skip a payment during the COVID-19 crisis. We understand our members need their money now more than ever. To submit a Skip-A-Pay please visit our website [www.brazosstarcu.com](http://www.brazosstarcu.com) and fill out the form or you can come by the credit union to fill it out as well.

### CASHNOW LOAN!!

This is our new and improved Payday Alternative Loan. Our new CASHNOW Loan now offers:

- Enhanced loan terms to help you when you need it most.
- Fixed rate—beats payday loan rates
- 12 month repayment plan
- Maximum loan amount of \$2,000
- Must be a Credit union Member for at least one year.
- Only one CASHNOW loan at a time in a 12 month period.

## Online Banking Upgrades

Thank you for using our Online Banking products. You may have noticed a few changes in the display and functionality of our Account Summary pages. You can transfer funds to and from multiple accounts in real time, view statements and download transactions, show temporary authorizations and check holds, and submit a variety of request forms safely and securely through SSL security channels. Future upgrades will allow for greater security for members, recurrent, scheduled transfers and more. Some services from our previous Home Banking platform have been discontinued because of outdated software or cost/benefit analysis. We apologize for any inconvenience that this may cause.

# Same Friendly Faces, New Name!

## FedStar Credit Union Name Change Frequently Asked Question (FAQs)

### **Why is FedStar Credit Union changing names?**

FedStar Credit Union was originally founded to serve federal employees in Brazos County. Today, nearly 60 years later, we don't just serve federal employees. We welcome anyone who lives, works or worships within 10 miles of our office. Unfortunately, the name "FedStar" still implies an association to the federal government. We need a name that better represents our brand as a credit union devoted to all its members and the surrounding community.

### **Is FedStar Credit Union moving away from its affiliation with federal employees in Brazos County?**

Not at all! We continue to value and honor the legacy we share with the numerous federal agencies housed in Brazos County and look forward to serving our charter members for years to come.

### **How will this affect my membership status?**

The name change will have no impact on member status.

### **Will my FedStar Credit Union Debit and Credit cards still work?**

Yes. You can still use your current FedStar ATM, debit and credit cards. Sometime in the future, your old cards will be replaced with a card that display the new name and logo.

### **Can I still use FedStar checks and deposit slips?**

Yes. Please continue using your FedStar checks and deposit slips. When you run out of checks or deposit slips, your new ones will display the new name and logo.

### **Is the management or Board of Directors changing?**

No. You'll still see the same friendly folks at all our branches.

### **Will I have to change automatic drafts and direct deposits?**

No. Automatic drafts and direct deposits are routed using the same transit and account numbers as now. These numbers have not changed, so there is no need to update this information.

### **Is FedStar Credit Union changing ownership?**

No. One of the best things about credit union membership is members own the credit union. It will never change ownership!

### **Will this affect my loans, savings and investments?**

The name change will not impact on any of your accounts.

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### **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 Brazos Star 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@tcutd.state.tx.us](mailto:complaints@tcutd.state.tx.us) Website: [www.tcutd.state.tx.us](http://www.tcutd.state.tx.us)

