

The brighter place to bank.

701 Harvey Rd College Station, Texas Phone: 979.846.7456 Fax: 979.846.6866 www.brazosstarcu.com

FALL ISSUE—OCTOBER 2020
Holiday Closures

Monday, October 12 Columbus Day

Wednesday, November 11

Veteran's Day

Thursday, November 26 **Thanksgiving Day**

Friday, November 27 **Staff Appreciation**

Friday, December 25 Christmas Day

Friday, January 1,2021 New Years Day

Honoring America's Heroes

Veterans, Police, Firefighters and First Responders: Thank you for your service and your daily sacrifice

Receive up to 2.00% APR off your qualifying loan rate on any new or used vehicle loan purchase for a limited time. This opportunity is now available for both current members and new members of our community.

Some conditions apply on this special promotion. Loan purchases for vehicles valued at \$35,000.00 or more for terms not to exceed 72 months. 60 day deferral is now available to qualified borrowers.* This is a limited time offer. Act fast!

*Not all borrowers may receive the lowest rate. Credit score, employment and other factors are used to determine credit worthiness and interest rate.

Credit Card Payment Update

Brazos Star CU has changed Credit Card providers. Please note that if you have an automatic payment set up, the information needs to be updated. Make sure your new card account number is listed as well as the new payment address. Set up your account at www.EZCardinfo.com

The new payment address is:
P.O. Box 4521
Carol Stream, IL 60197-4521

Shop with the Drop!

We're dropping the rates! Special holiday Visa Credit Card rate of 3.99% APR* for purchases made in November and December!

This year, we're dropping your rate on purchases you make with your Brazos Star Credit Union Visa® card in November and December! Now you can shop till you drop in person, online or by mail and save money on interest at the same time! Visit

www.brazosstarcu.com to apply online!

*APR = Annual Percentage Rate.

Offer good on all card purchases made from November 1, 2020 – December 31, 2020. The promotional rate remains in effect for qualified transactions until July 1, 2021. Standard rate will apply after July 1, 2021. Delinquent and over the limit accounts not eligible for this promotion.

New Cardholder Benefits coming your way!

Postmates, is an on-demand food delivery service and Visa and Postmates will provide an exclusive set of benefits for cardholders. The new **Postmates** benefit is currently scheduled to be live effective January 1, 2021.

Our VISA Credit Cards will offer a new benefit from **NortonLifeLock Inc.**, This cardholder service will provide an identity theft product free of charge. The new **NortonLifeLock** benefit is scheduled to be live effective February 1, 2021. There will be more information to come on these exciting new benefits. Don't have a credit card? Apply online today!

Effective February 1, 2021 your Brazos Star VISA Credit Card will no longer provide the Auto Rental Collision Damage Waiver (ARCDW) service benefits. All other card benefits will remain in place. To download descriptions of your card benefits, please visit https://usa.visa.com/support/consumer/card-benefits.html, or follow the link from our website at www.brazosstarcu.com or call cardholder customer support at 1-800-599-7889 to request a copy by mail.

MEMBER NCUA

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 E-mail: complaints@cud.texas.gov 914 E Anderson Ln, Austin, TX 78752-1699 Website: www.cud.texas.gov Phone (512) 837-9236 Fax (512) 832-0278