

BRAZOS STAR CU NEWS

Your Quarterly Newsletter — March 2021



COVID-19 Update— Our lobby is open at this time. We do ask that all credit union visitors in the lobby wear a mask as we continue to be vigilant in keeping our lobby clean and our staff and members safe. We remain committed to helping you with your financial needs during these extraordinary times. If you require special services such as a notary stamp or medallion seal, or to access your safe deposit box, please contact us by phone at 979-846-7456 to make an appointment. We are happy to help!

In this issue:

- Annual Meeting Announcement
- Refinance and save with a new auto loan from Brazos Star CU
- New Debit cards will provide more security and convenience.
- Credit Card offers with rates as low as 6.49%*

Annual Meeting date set!

The Annual Meeting for Brazos Star Credit Union is slated for Thursday, April 22, 2021 at 3:00 p.m. via ZOOM, a video communications platform that will allow members to connect in a virtual space using audio and video capabilities. This is a virtual meeting due to current COVID concerns and restrictions. Attending the annual meeting gives all members in good standing the opportunity to exercise your rights as a member-owner of the credit union. Attendance is free, but members are required to register for the ZOOM meeting prior to the meeting and not later than 4:00 p.m. on April 21, 2021. We ask that you register to receive secure online meeting access instructions and be entered into our prize drawings. Members can register online, by phone or by email. **For more information on the Annual Meeting, go to our website at www.brazosstarcu.com and click on the annual meeting registration tab.**

BRAZOS STAR LOWERS MINIMUM PAYMENTS DUE ON CREDIT CARDS—People helping people

The credit union knows that it has been a hard year for many people, but we can help. Our members don't have to do anything, it is automatic; there is no action required for existing VISA credit card accounts.

Brazos Star is now reducing the percent due to just 3% of the outstanding principal balance for every account. This is a reduction from 5.00% of the outstanding balance and can be a monthly savings for you! We also offer Balance Transfers at no additional cost to our members and at the same interest rate as for regular purchases. Cash Advances are available to members with no transaction fees and at the same interest rate available on your VISA credit card. If you don't have a Credit Card with the credit union and want to take advantage of the low rates, please visit our website and APPLY online. You can also request an increase your current credit limit and apply to lower your rate conveniently from the website. Visit the site and click the CARDS tab and then select your service. If you have questions, please contact the credit union and speak to one of our member service representatives. **To apply, go to: <https://www.brazosstarcu.com/cards/visa-credit-cards/>**



For more information on participating in the 2021 annual meeting using and accessing ZOOM securely, go to:

<https://zoom.us/join>

You must register to be entered into the Annual Meeting prize drawings!

It's dino-mania month!



The Brighter Place to Bank!

MEMBER NCUA



Contact us at:

701 Harvey Road
College Station, TX 77840

979-846-7456 P
979-846-6866 F

Email us at
members@brazosstarcu.com

www.brazosstarcu.com



April is Youth Savings Month!

During the month of April, all members are invited and encouraged to open a credit union account for their children and grandchildren. New youth members will receive some super-cool dinosaur swag gear and our newest members will be entered into a drawing for a \$25.00 credit to their new share account. This event is available to any youth under age 16.

Be a credit union saver & your savings will never go extinct!



Brazos Star Credit Union Loans—Lending to help members most.

We offer a variety of loans that can benefit many members. For home projects, debt consolidation and loans that are too small for a home equity loan, but too large for a personal loan; vehicle loans and credit cards, we have you covered with reasonable rates and terms.

New and Used Vehicle loans with the credit union will get you into the vehicle you want with the rate you deserve! We have low rates and longer terms making your loan fit your budget. For a limited time, we are now offering a fantastic loan recapture program if you have financed with another lender. You might lower your current loan rate by up to 2.00% off your current lender rate.*

Back on Track loans will help homeowners get up to \$25,000.00 with qualifying credit at rates as low as 4.99% APR. This would be good for home improvements, vacation, and paying off other loans that have a higher interest rate. Think of debt consolidation on credit cards, balance transfer and more.

SNOVID-21 loan is here to help anyone that had a hard time with the weather, damage from the water, or higher bills, or loss of hours at work. We are here to help. The maximum loan amount is \$10,000.00 and with rates as low as 3.99% APR, with qualifying credit, this is perfect for replanting, landscaping and plumbing repairs.

Complete a loan application online today with our fast and simple online process. Upon completion, we will make every effort to get you approved in less than 24 hours! We are here to help you recover financially from COVID, SNOVID and to help you reach your financial goals. We want to assist you in getting back to a better year in 2021. Please contact us via email at members@brazosstarcu.com or call 979-846-7456 with questions.

*With approved credit. Not all borrowers may receive the lowest rate and favorable terms.

BOARD OF DIRECTORS ANNOUNCEMENT

In accordance with the credit union's bylaws, the nominating committee has nominated one individual for two vacancies on the board of directors, to serve a three-year term. The nominees for the election of board officers for a three-year term are:

Ms. Linda Jeffress

Mr. Johnny Stimson

These nominees have completed the application process and are willing to serve as volunteers for a three-year term. The election will not be conducted by ballot when there is only one vetted nominee for position to be filled. When only one member is nominated for each position to be filled, the chair may declare each nominee elected at the annual meeting by acclamation. More information can be found on our website at www.brazosstarcu.com

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@tcud.state.tx.us
Website: www.tcud.state.tx.us