

BRAZOS STAR CU NEWS

Your Quarterly Newsletter — October 2021



COVID-19 Update— Our lobby and drive-through lanes are open to serve you. Please wear a mask when conducting business at the credit union if you have not been vaccinated. Continue to use social distancing to help stop the spread of COVID-19. We remain committed to helping you with your financial needs during these extraordinary times. We continue to monitor and adapt to changes in local and federal guidelines.

In this issue:

- Text the credit union with questions
- Opt –in to receive timely notifications from the credit union
- International Credit Union Day October 21st
- Insta-Cash Loan
- Updated Rates and Fees Schedule for 2022
- Important IRS info

Important Announcement:

Don't miss out on what's going on at Brazos Star Credit Union! Stay up to date by texting **Brazosstarcu** to 855-927-8273 and get notified about important credit union events and updates, like special events, early closures for training or other weather related emergency closures.

We are happy to add this convenience service to our growing suite of electronic and on-demand services.



SCAN IT

Scan the QR code with your mobile phone to receive notification texts from the Credit Union. If we have to close for an emergency or a weather related event, or if we have a important information of interest to our members, we will send out TEXT notifications to let you know! Members can opt-out at any time.

Have a Question? Send us a Text!

Text messaging provides the convenience that our members want, especially when you are already using Texting to communicate with many other friends, family members and businesses.

With text messaging you can ask questions directly to the credit union without having to take time and call us. You will still have the opportunity to talk to someone directly at our location, just more convenience to when you start to when you have a chance to respond back!

With text messaging, we can let you know where we are with your loan application process, as well as touch base when we are needing information or updates for your account.

Try it out—**TEXT 979-846-7456** (our main phone number) and ask a question! We are waiting to hear from you using our new and secure method of communication!



It's Time to Celebrate!

In honor of International Credit Union Day on October 21st, we would like to turn it into a week of fun. Starting Monday, October 18th we are going to have goodie give aways all week. Be sure to stop by the credit union to say hello and pick up a great swag bag with some great surprises!

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

Brazos Star Credit Union

The Brighter Place to Bank!

October is Cyber-Security Month "Do Your Part. #BeCyberSmart"



At a time when we are more connected than ever, being "cyber smart" is of the utmost importance. This year has already seen more than a fair share of attacks and breaches, including the SolarWinds and Kaseya breaches as well as high-profile attacks on the Colonial Pipeline and other critical infrastructure. Common sense is a crucial part of maintaining good online hygiene, and an intuitive step to stay safe online is to do some research before downloading anything new you are downloading to your device, such as apps. Before downloading any new learning app on your device, make sure that it's legitimate by checking who created the app, what the user reviews say, and if there are any articles published online about the app's privacy and security features.

Be diligent to double check your privacy and security settings, and be aware who can access your documents. This extends from Google docs, to Zoom calls, and beyond. For meetings on Zoom, for example, create passwords so only those invited to the session can attend, and restrict who can share their screen or files with the rest of the attendees.

Being cyber smart and maintaining stellar online hygiene is the best way to protect yourself and others from cyber attacks. No single tip is foolproof, but taken together they can make a real difference for taking control of your online presence. Following these tips is also easy, and free. By taking preventive measures and making a habit of practicing online safety, you can decrease your odds of being hacked exponentially - and prevent lost time and money, as well as annoyance.

DO YOUR HOMEWORK! Fraudsters are good at setting up fake e-commerce sites, particularly during the holiday season. Prior to making a purchase, read reviews to hear what others say about the merchant. In addition, look for a physical location and any customer service information. It's also a good idea to call the merchant to confirm that they are legitimate.

The Holidays are just around the corner.... With supply chain backlogs and item scarcity, you can give the perfect gift with a VISA® branded gift card from Brazos Star in any denomination up to \$1,000.00. Select from a variety of designs for just \$3.95 per 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 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

Veterans Day is a time for us to pay our respects to those who have served. For one day, we stand united in respect for you, our veterans. This holiday started as a day to reflect upon the heroism of those who died in our country's service and was originally called Armistice Day. It fell on Nov. 11 because that is the anniversary of the signing of the Armistice that ended World War I. However, in 1954, the holiday was changed to "Veterans Day" in order to account for all veterans in all wars. We celebrate and honor America's veterans for their patriotism, love of country and willingness to serve and sacrifice for the common good. Thank you to all those veterans and active military who serve and continue to protect our rights and freedoms. (Courtesy of www.military.com)



Thank you for your service!

www.brazosstarcu.com

YOUR DEPOSITS ARE INSURED BY NCUA