



Contact us at:

701 Harvey Road
College Station, TX 77840
979-846-7456 P
979-846-6866 F
members@brazosstarcu.com
www.brazosstarcu.com



THE ANNUAL MEETING IS SLATED FOR THURSDAY, APRIL 21, 2022, PENDING CURRENT HEALTH AND SAFETY PROTOCOLS.

More information on the Annual Meeting and biographical information on the board nominees for open board positions can be found on our website.



The Credit Union Board of Directors has declared **BONUS dividends** on credit union shares, drafts and club accounts for year-end 2021. **BONUS dividends** are based on average balances throughout the year in each account. The board has declared a **100% BONUS** dividend for all open accounts. Credit Union profits are paid back to members when our credit union is doing well. In spite of the ongoing COVID pandemic in 2021, we are proud to declare a one-time dividend bonus to our valued members. ***Thank you!***

Our **Annual Shred Day** Event has once again been postponed to a later date due to the COVID-19 Pandemic environment. Look for information in the coming months for a re-scheduled event.

BOARD OF DIRECTORS ANNOUNCEMENT

The Nominating Committee of Brazos Star Credit Union have announced the names of volunteer members of the credit union who are willing to serve as Board Members for a three-year term. In the fall, a call for candidates is made. Nominations close on January 3, 2022 and the Nominating Committee then reviews all applications and submits a slate of nominees to the secretary of the board.

Elections for the board of directors are held at the Annual Meeting in April of every year. In 2022, three board positions will be filled. The nominees presented are: Ron Weiman, Ted Peabody, Jr. and Tara Jackson. Mr. Weiman and Mr. Peabody are incumbent board members who are willing to serve another three year term. Tara Jackson is the nominee set forth by the committee to replace long-time credit union board member Patricia A. Buck. There will be no nominations from the floor as there will be only one nominee vetted and set forth to the membership for each position. The credit union membership will elect all nominees presented at the Annual Meeting in April.

Our financial cooperative and our membership benefits from a diverse group of board members. Our seven board members are made up of volunteers who provide oversight and guidance to the operations of the credit union. Board members have the membership's best interest in mind in every decision made.

Nominations for any vacancy may be made by special petition and signed by at least one (1%) of the credit union membership with a minimum of 20 and a maximum of five hundred signatures. The closing date for any special petition filing is 1:00 p.m. on March 1, 2022 at the credit union office. The election will not be conducted by ballot when there is only one nominee vetted and presented by the nominating committee to fill each position.

BRAZOS STAR CU NEWS

Your Quarterly Newsletter — December 31, 2021



Our lobby and drive through are currently open. All vaccinated and unvaccinated individuals are strongly encouraged to wear face coverings. For the safety of members and staff please be considerate of others. We have taken appropriate steps to follow local and national public health guidelines. You're part of the Brazos Star family, and your health and well-being is a top priority. We're here to make sure you continue to have access to the financial services and solutions you need, through this crisis and beyond.

In this issue:

- BONUS DIVIDENDS
- HOME EQUITY LOANS
- ANNUAL MEETING
- SHRED DAY
- DEBIT CARDS
- TEXT MESSAGING

Advantages of REPAY!

REPAY is our new online loan payment system that make it easier than ever to make your monthly loan payments. Members can make a one-time payment or set up recurring payments. Our borrowers can take charge and set up their own ACH transfers from another financial institution or simply make debit card payments on your schedule. Start using REPAY today!

*Additional Charges may apply.

For more information on using the REPAY program, go to www.brazosstarcu.com

Announcing Home Equity Loans!

Reinvent The Home Of Your Dreams

Take advantage of our introductory low fixed rates for our newest product designed for our members! We are offering Home Equity Loans with terms up to 20 years! Rates remain at near-historic lows to help you achieve your dream home, make major purchases, pay down debt and more.

This type of loan is secured against the value of your home equity. Home equity loan interest rates are highly competitive, and can even be close to first mortgage rates. Brazos Star will even pay all the closing costs to make your dream a reality! Taking out a home equity loan can be much more cost-effective than using credit cards with high interest rates to make large purchases. Enjoy low rates and one low monthly payment. Visit our website for more information.

Coming Soon....

Brazos Star will be using a new Debit Card processor in 2022. Look for information on when you can expect a new VISA® Debit card in the mail. It will be replacing the existing card and pin number that you are currently using.



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 keep you informed.

Or **TEXT 979-846-7456** and ask a question!

“The New Year stands before us, like a chapter in a book, waiting to be written.”

MELODY BEATTIE

Happy New Year from Brazos Star Credit Union!

MEMBER NCUA