

BRAZOS STAR CU NEWS

News you can use — June 30, 2022



Our lobby and drive through are open Monday thru Friday. Due to an upswing in COVID cases, all vaccinated and unvaccinated individuals are strongly encouraged to follow current CDC guidelines. For the safety of members and staff please be considerate of others. 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, in person and through Online Banking, Mobile Deposits and more.

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- SUMMER SPLASH LOANS ARE HERE!
- DON'T GET SCAMMED
- SHRED DAY
- TEXT MESSAGING
- NEW DEBIT CARDS

Our **Annual Shred Day** Event has been scheduled for **Thursday, October 20, 2022** at the credit union offices between 9:00—1:00 p.m. Please remember to limit the amount of documents to 3 copy paper sized boxes. Thank you!

Got a question? Text us for information! Or use the QR code below to sign up for secure text messaging from Brazos Star Credit Union. TEXT US AT 979-846-7456



Sign up to receive text messages, ask questions, make payments, for up to date hours of operation, emergency information and more.

“Summertime is always the best of what might be”
— Charles Bowden

New VISA® Debit Cards now active!

Do you have a Credit Union checking account? If you have had an active VISA debit card in the past, you should have received a new VISA debit card. We converted to a new debit card processor, and cards were issued to active checking account holders.

Our new VISA Debit Card program will allow you to create a PIN at the time of card activation. To activate your card and create a PIN number, you must call the debit card activation number at **1-866-985-2273**.

With the new cards, you must select a PIN number at the time of card activation. Follow the prompts to ensure activation success.

Cardholders can set custom text and email alerts for purchases, low balances and more. Please use our free online banking system. Members can configure alerts for the following for any amount.

- Purchases or withdrawal amount
- Deposit or credit amount
- Low balances amount
- Overdraft, NSF or Courtesy Pay Fee
- Check hold released or check cleared.

If you have not received a new debit card for your checking account, please contact us. If you are interested in opening a Brazos Star Credit Union checking account, contact us to sign up!

MAKE A
splash
WITH OUR SUMMER LOAN!

Fund your vacation, home improvements or staycation with a Brazos Star Summer Splash Loan! Hit the beach, take a road trip or pay down bills. *Apply Today!*

rates as low as
5.99%
APR*



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

members@brazosstarcu.com

www.brazosstarcu.com



Arm Yourself Against Fraud

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Your best weapon against fraud, scams, and identity theft is knowing what to look out for. So, let's lay down some fraud self-defense knowledge. Don't fall for these scams!

Fraud Aimed at Seniors—FOR MORE INFORMATION GO TO [HTTPS://WWW.DFPS.STATE.TX.US/ADULT_PROTECTION/](https://www.dfps.state.tx.us/adult_protection/)

Seniors are targeted by scammers for many reasons: they have more assets to steal than younger adults, they are less Internet savvy and less likely to research claims made by scammers, and they are sometimes isolated from family who could offer a second opinion on fraudster's claims. If you have seniors in your family, make sure they know about these common scams:

- **Free medical equipment.** Shady operators will say they can offer expensive medical equipment for free—including equipment they don't need. They will ask the targeted person to sign a blank insurance form or give credit card info over the phone.
- **Cheap online drugs.** Online ads or emails advertise cheap drugs, which are either counterfeit or never arrive after the person gives their credit card information.
- **Fake IRS calls.** The IRS will never call someone. Period. But scammers use threats of money owed to the IRS and jail time if the person doesn't pay now. Sometimes they tell the person to pay in gift cards. You can't pay the IRS in gift cards or with Cash App.
- **The obituary scam.** A caller will claim that a deceased family member owes them a debt, and they will ask survivors to pay it immediately under penalty of a lawsuit.
- **Grandchild scam.** Someone calls and asks, "Grandpa/ma, guess who this is?" When the person offers a name, the impersonator now pretends to be that person and says they're stranded or were arrested and need money. Alternatively, the caller may impersonate a police officer and claim the same thing, that they have a loved one in custody and need money for bail.

The best defense against scams like these is to hang up the phone.

Phone and Email Scams

There are dozens of telephone and email scams that pretend to be from your bank, credit union, or other lender; a credit card company; a car dealership; a travel company; a branch of the government; or Publisher's Clearing House or other sweepstakes company. The call may come from a live person or a recording. In both cases, the message is the same: respond immediately and act fast to avoid fees or a lawsuit, or to stop a fake charge to your account, take advantage of an offer or claim your million-dollar prize. It's this pressure to act fast without thorough research and thought that should set off alarm bells.

If you're in doubt about the legitimacy of the caller, hang up and find the website and phone number for the business, organization, or government branch on an official website or from some other official correspondence and call them to ask if the call or email really came from them. Always check your account balance for fraudulent charges before discussing your accounts.