

BRAZOS STAR CU NEWS

News you can use — September 30, 2022



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.

In this issue:

- WHERE DOES YOUR PAPER GO?
- HOLIDAY HELPER LOAN
- BREAST CANCER AWARENESS MONTH
- COMPLAINT NOTICE



Scan the QR code with your mobile device to receive notification texts from the credit union.

Holiday Helper Loans are back!

Bring on the holiday cheer with a Holiday Helper loan from Brazos Star. We are your first stop in making this long awaited holiday season memorable and easy on your wallet. We are now offering rates as low as 6.99%* for amounts up to \$7,500.00.

Easy online application process at www.brazosstarcu.com
Flexible payment options including setting automatic payments, timeline and pay dates, and your choice of payment account
You can use your cash for whatever you want or need

*APR = Annual Percentage Rate. Rates, terms, and offer subject to change without notice. Credit approval and proof of income may be required. Other terms/conditions apply; contact Brazos Star CU for details.

October is Breast Cancer Awareness Month

Brazos Star Credit Union is a proud sponsor of Pink Alliance Brazos Valley's 19th Annual Surviving and Thriving Luncheon. Pink Alliance, a local nonprofit organization, is the Brazos Valley's advocate for breast health and cancer support. For more information on breast cancer and how the Pink Alliance assists women in our community, please visit <https://pinkalliance.org/>

"The wind is rising, and the air is wild with leaves. We have had our summer evenings; now for October eves!"

- Humbert Wolfe

Complaint Notice:

This credit union is incorporated under the laws of the State of Texas and 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 Lane

Austin, TX 78752-1699

Phone -- (512) 837-9236

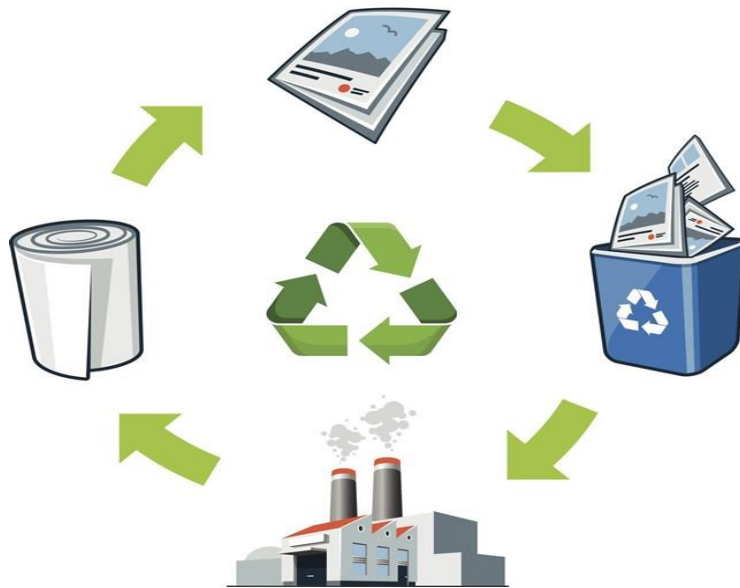
Fax -- (512) 832-0278

E-mail: complaints@tcd.state.tx.us Website: www.tcd.state.tx.us

SHRED
SHRED
SHRED

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



Annual Community Shred Day. Where Does Your Paper Go?

Brazos Star Credit Union's Annual Community Shred Day

As previously announced, we will be hosting our Annual Community Shred Day on October 20, 2022 from 10AM to 2PM at our location in College Station. To drop off paper to be shredded securely, members must enter the credit union parking lot from the Stallings Avenue entrance and are allowed a limit of 3 copy paper boxes (keep in mind that we reserve the right to limit shred amounts or contents and no commercial shred will be allowed).

Embassy Records Management and Storage– Who They Are

Brazos Star Credit Union is insured by the National Credit Union Association (NCUA), a government-backed insurer of credit unions in the United States. In their latest quarterly newsletter, they advised all credit unions to inform their members of the importance of never discarding or recycling bank statements, bills or any documents that contain confidential information. It is critical to address their disposal by purchasing an at-home shredder or engaging in shredding services. Therefore, we will be working with Embassy Records Management and Storage who specializes in providing outstanding storage and shredding services with their top-notch team committed to satisfy each of their clients' needs ranging from fortune 500 companies to residential customers in need of a one-time service. Embassy's number one priority is to keep your confidential information secure. Their employees, equipment, and facility are certified by the National Association of Information Destruction (NAID). They offer one-time paper shredding services, ongoing document destruction services, hard drive and media destruction, records storage, scanning and digital imaging, and data management and retention services.

Embassy at Brazos Star

On our Shred Day, Embassy will bring one of their trucks that fits approximately nine thousand pounds of paper and shred your contents on sight. We have worked closely with Embassy for various years and trust them to provide our members with the highest quality of service while managing their sensitive information in the most efficient and effective manner. Recently, we held an over-the-phone interview with general manager, Jared Snow, who informed us that Embassy uses what are known as "pierce and tear shredders" which have rotating blades that are armed with sharp teeth to first puncture a sheet of paper before tearing it apart. This means that unlike at-home shredders, pierce and tear shredders prohibit anyone from putting the shreds back together. Snow also stated that they send one hundred twenty thousand pounds of paper each month to a mill in Mississippi where they undergo a chemical process that removes all dyes, breaks all of the material into fibers which are then turned into common items such as paper towels, napkins, toilet paper, and more. Effectively, no paper is ever wasted. More information on this can be found on the Embassy Records Management and Storage website.



EmbassyRMS.com • 979.776.3500

*Glad tidings we bring, to you
and your kin!*

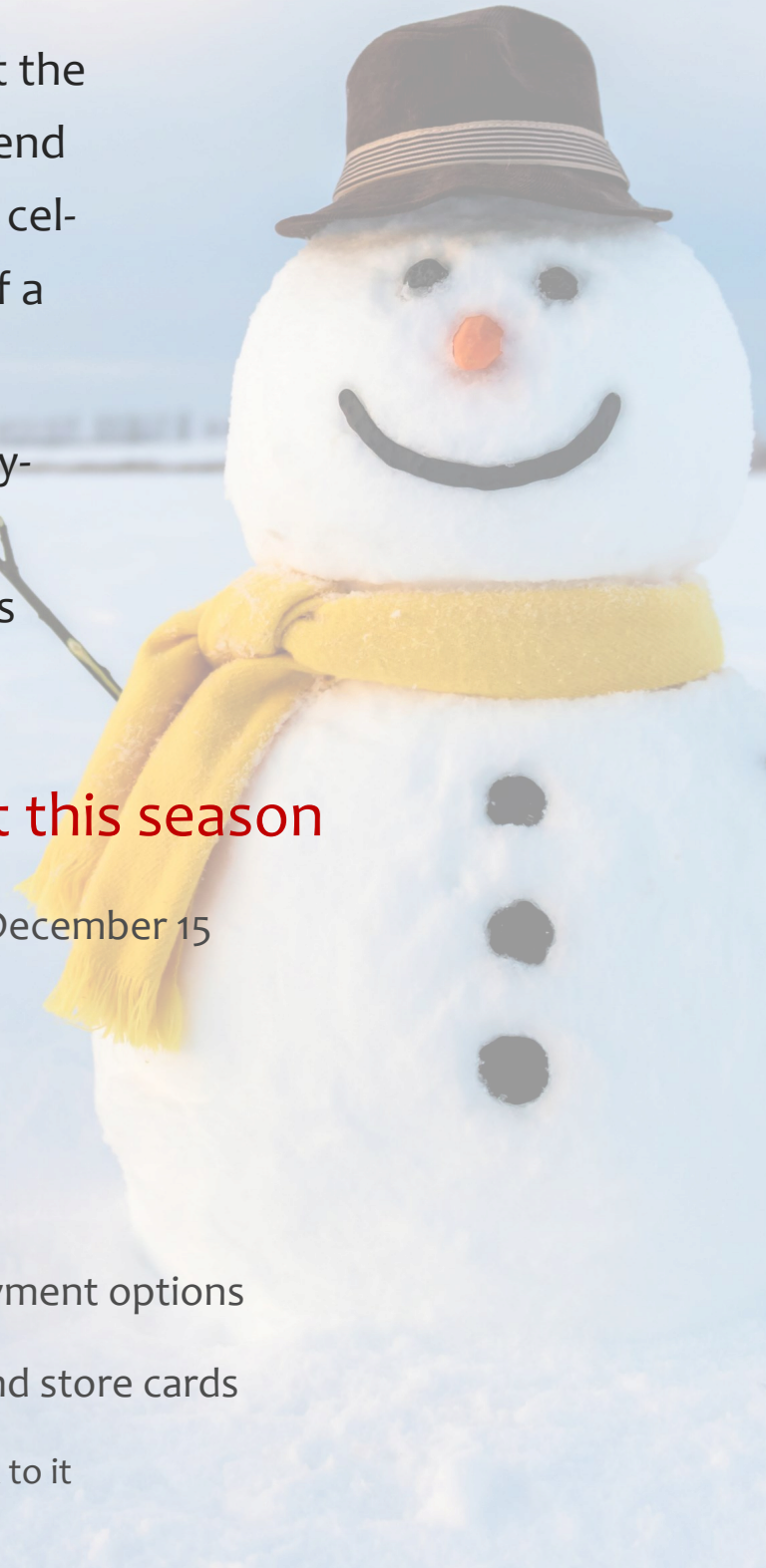
Our Holiday Helper Loan is now available

The holidays quickly come and go, but the memories we make last a lifetime. Spend more time on what matters most and celebrate every moment with the help of a Brazos Star Holiday Helper Loan.

Plan for the holidays early, cover everyday essentials, add flexibility to your budget, or pay off that high-rate debts that drag your credit score down.

Focus on what matters most this season

- Applications open October 15 through December 15
- Rates starting at 6.99% APR*
- Borrow from \$500 to \$7,500
- Convenient repayment terms
- Set up REPAY® for easy self-service payment options
- Cost-saving alternative to higher-rate and store cards
- One loan allows you to set a budget and stick to it



*Announcing Special Holiday Rates for our
VISA[®] Credit Cardholders*

Enjoy a Special rate on all purchases

Between 10/01/2022 and 01/05/2023



**Happy Holidays from
Brazos Star Credit Union!**

If you hold a credit union VISA[®] Credit Card and your account is in good standing, you will automatically enjoy a rate of 3.95% APR on all purchases made between October 1, 2022 and January 5, 2023.

VISA[®] Cardholders must be in good standing as of August 31, 2022 for this special rate. This rate remains in effect until July 1, 2023.

Get a special rate and rewards points on qualifying purchases.

Don't have a credit union credit card?

Apply today at www.brazosstarcu.com