

BRAZOS STAR CU NEWS

Your Quarterly Newsletter — December 31, 2022



BRAZOS STAR
CREDIT UNION
ESTD 1961



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.

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“Christmas is forever, not for just one day. For loving, sharing, giving, are not to put away.” — Norman Wesley Brooks

Downtown Bryan Lighted Parade

Brazos Star Credit Union Awarded Third Place

We are proud to announce that Brazos Star Credit Union won 3rd place in the Downtown Bryan Holiday Stroll and Lighted Parade that took place December 8th, 2022. The judges panel was “blown away by how creative, unique, and fun all of the floats were and by the time and energy that was put into them.” That being said, we would like to thank everyone who participated and attended the parade. We would also like to give a few shout outs to: Keith Landolt for the use of his truck and trailer; Board members Fred Bingaman, Ron Weiman, and Linda Jeffress; Credit Union members Mike Shirley for his electrical expertise and the Brazos Star staff for their hard work! In addition, the board of directors has donated our cash prize to *Voices for Children*, a charitable organization serving the Brazos Valley.

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BINGO IS BACK!

THE ANNUAL MEETING IS SLATED FOR THURSDAY, APRIL 13th, 2022. It will take place at the Brazos Center in Bryan. The dinner will begin at 6:30PM and the meeting will proceed at 7:00PM. For more information on this event, please visit our website: www.brazosstarcu.com

2023 Holiday Closures

See our complete schedule online

Holiday	Date
MLKJ Day	01/16/2023
President's Day	02/20/2023
Memorial Day	05/29/2023

Give us a follow!

Follow us on social media to stay updated on Brazos Star events, changes, announcements, and activities!

Instagram: @brazosstarcu



Facebook: Brazos Star Credit Union



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.

By mail: Texas Credit Union Department
914 E Anderson Lane
Austin, TX 78752-1699

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



BONUS: The board of directors has voted to post **BONUS dividends** to all member share and draft accounts at year end. This decision is based in part on net income of the credit union after all expenses, member cooperation and engagement.

As a not-for-profit financial cooperative, using excess earnings to give back to our members in the form of **200% BONUS dividends** is just one of the ways being a part of Brazos Star Credit Union is beneficial. Members also take advantage of lower-than-average loan rates and fees as well as higher-than-average monthly dividends. We hope that providing personalized member service enhances your banking experience.

Our **Bonus Dividend** payout is an outcome of activity from both borrowers and depositors. This total is calculated based on dividends earned on qualifying share and share draft accounts. While Bonus Dividends are not guaranteed, they are certainly appreciated by our members. Our board believes that posting Bonus Dividends is one of the many ways we show our appreciation to our members for being a part of our financial cooperative.

Happy New Year in 2023!

BOARD OF DIRECTORS ANNOUNCEMENT

The Nominating Committee of Brazos Star Credit Union has announced a call for candidates of volunteer members of the credit union who are willing to serve as Board Members for a three-year term. **Nominations will close on January 13, 2023.** The Nominating Committee will review all applications and will submit a slate of nominees to be announced by the Board Secretary.

Elections for the board of directors are held at the Annual Meeting in April of every year. **In 2023, two board positions will be filled.** Position 1, is held by Fred Bingaman and Position 2, held Jubal Hancock. Both are incumbent board members who are willing to serve another three-year term. 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 on April 13, 2023.**

Our financial cooperative and our membership benefits from a diverse group of board members. Our seven board members are made up of unpaid 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 **February 28, 2023** 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.