

# BRAZOS STAR CU NEWS

News you can use — March 31, 2023



Got a question? Text us for information! Use the QR code below to sign up for secure text messaging from Brazos Star CU.

**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:

- SOCIAL MEDIA
- AUTO FINANCING TACTICS
- 62ND ANNUAL MEETING
- INSURED DEPOSITS

## Follow us on Social Media!

Simply scan the QR codes for our Facebook and Instagram



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



*"Spring is when life's alive in everything."*

- Christina Rosetti

## 5 Steps to Purchasing a Vehicle

Before you go to the car lot, get prepped for one of the biggest purchases you'll ever make! Consider the benefits our credit union can provide you with. Here are 5 key steps to take when purchasing a car:

1. Research online: make use of resources like Autotrader.com, AutoTempest.com, CarFax or the BBB Auto Resource Center
2. Get preapproved from your credit union. Apply online at [www.brazosstarcu.com](http://www.brazosstarcu.com). Know how much you can afford and the value of your trade-in.
3. Your credit score matters, understand it!
4. Get your pricing and details in writing. Do not buy until you can review the deal.
5. Be willing to walk away. There will be approximately 66.7 million vehicles produced in 2023. New or used, you will find a vehicle that's right for you!



For more information, contact the credit union, we are happy to help. And remember: the more you know about the car buying process, the more you can save!

## How safe is the credit union industry?

As not-for-profit financial cooperatives, credit unions' first priority is members' financial success and security. Federally insured credit unions offer a safe place for credit union members to save money. Deposits are protected by the National Credit Union Share Insurance Fund and insured up to at least \$250,000 per individual depositor – the same as any other federally insured financial institution. NCUA Chairman Todd Harper states, "The credit union system remains well-capitalized and on a solid footing. The agency continues to monitor credit union performance through both the examination process and offsite monitoring, and it will continue to do so into the future."

*"No one has ever lost a single penny of insured share deposits within the credit union system."*

- Todd Harper, NCUA Chairman

*The brighter place to bank!*

MEMBER NCUA



## Contact us at:

701 Harvey Road

College Station, TX 77840

979-846-7456 Text or Phone

979-846-6866 Fax

members@brazosstarcu.com

[www.brazosstarcu.com](http://www.brazosstarcu.com)



## 62nd Annual Meeting



Brazos Star Credit Union will be hosting its 62nd Annual Meeting on **April 13th, 2023 at the Brazos Center in Bryan, TX**. Doors will open at 6:00 p.m. and the event will begin at 6:30p.m. Members should **RSVP by April 5th, 2023** to attend. Members are welcome to bring guests, please prepay for guests in advance. Guests are \$10.00 in advance. To RSVP, please visit our website [www.brazosstarcu.com](http://www.brazosstarcu.com) or contact Gabby Moncibaiz our MSR, at **979-846-7456** or [gaby.moncibaiz@brazosstarcu.com](mailto:gaby.moncibaiz@brazosstarcu.com).

The business meeting will offer an opportunity to recognize staff and volunteers of the credit union and conduct elections to the board. Progress from 2022 will be shared as well as goals for the future.

A board election will be held to fill two positions on the board of directors. Incumbents Jubal Hancock and Fred Bingaman are the Nominees slated for re-election. BBQ will be served and BINGO is Back! Drawings will be held throughout the evening. Only members in good standing are eligible for drawings so make sure that you have RSVP'd for the event. For more information, visit our website. See you there!



### 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@tcud.state.tx.us](mailto:complaints@tcud.state.tx.us) Website: [www.tcud.state.tx.us](http://www.tcud.state.tx.us)

Holiday	Closure Dates
Early Closure Good Friday	April 7—Close at Noon
Annual Meeting	April 13, 2023 for limited hours*
Memorial Day	May 29, 2023
Juneteenth National Holiday	June 19, 2023
Independence Day	July 4, 2023