# **BRAZOS STAR CU NEWS**

## News you can use — June 30, 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
- ACCOUNT CARDS
- TRAVEL CARDS
- BENEFICIARIES
- HOLIDAY CLOSURES
- MOVIE NIGHT
- LABOR DAY CLOSURE: 09/04/2023

### Follow us on Social Media!

Simply scan the QR codes for our Facebook and Instagram





Having your account card up-to-date is one of the most important things you should do as a member. When your personal information such as your address, phone number, email, PODs, and even your name are updated, the credit union is able to:

Is your account card information up-to-date?

- Verify your identity
- Reach you by mail, phone, text, or email
- Order checks under your name
- Allow you to activate your debit card and set your PIN number
- Allow the withdrawal of funds payable on death to any listed beneficiaries

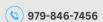
Therefore, if you undergo any changes to your personal information, please fill out our Change of Contact Information Form, Change of Address Form through your online banking or simply stop by the credit union to update your list of beneficiaries.

For more information, contact the credit union!

### VISA® Travel Card Features

- Safer than carrying cash
- Easy to reload
- Accepted in +200 countries
- Replacements available
- Easily track purchases
- Receive text alerts

CALL AHEAD FOR **EASY PICKUP** 





We should enjoy this summer, flower by flower, as if it were to be the last one we'll see."

- Andrea Gide

Accessibility Notice-Documents Available to Members: Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents: Balance Sheet • Income Statement • Summary of the most recent Annual Audit • Internal Revenue Service Form 990 • Written Board Policy (regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies and copies thereof)



### 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







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

## **Payable on Death Accounts**

Payable-On-Death bank accounts are accounts that you set up to go to a named beneficiary automatically on your death, without court involvement, and without other estate planning instructions (like a will or trust). Beneficiaries are a good idea when it comes to paying the funds immediately on your death. People with a will or trust also use payable-on-death accounts. In these cases, the PODs pass to the named beneficiaries without looking to the will or trust. Even if you leave instructions for gifts in your will, and even if the will conflicts with your POD designation, the payable-on-death account will control who receives the POD account funds.

Making the designation of a payable on death beneficiary is free to the account holder and to the named beneficiary. A bad time to have a payable on death account is when the beneficiary is incapacitated, disabled or receives governmental assistance that could be affected by a direct gift, or a minor who cannot receive the funds directly. Your decision on who the funds go to is not permanent. As long as you are alive and capacitated, you can easily change your named beneficiary. This means that your named beneficiary cannot access your funds while you are still alive. For more information, read the full article at <a href="https://texaslawhelp.org">https://texaslawhelp.org</a>

PO PO PO PO PO PO PO PO

Complaint Notice— If you have a problem with the services provided by this credit union, please contact us at:

Brazos Star Credit Union

701 Harvey Road, College Station, Texas 77840

Phone: 979-846-7456 Email: Help@brazosstarcu.com

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. In person or U.S. Mail:

Mail: Texas Credit Union Department

914 E Anderson Lane

Austin, TX 78752-1699

Telephone Number -- (512) 837-9236 Facsimile Number -- (512) 832-0278

E-mail: <a href="mailto:complaints@tcud.state.tx.us">complaints@tcud.state.tx.us</a> Website: <a href="mailto:www.tcud.state.tx.us">www.tcud.state.tx.us</a>

www.brazosstarcu.com MEMBER NCUA