

BRAZOS STAR CU NEWS

News you can use — September 30, 2023



Interested in serving as a Volunteer Board Member? Brazos Star Credit Union is opening up a Call for Volunteers. Credit Union Board Elections will be held at the Annual Meeting in April 2024. If you have an interest in serving as a volunteer board member for a term of three years, consider applying. Contact the credit union for more information. The application deadline closes on December 15, 2023. The term of office is from 2024-2027.

In this issue:

- MORTGAGE LOANS
- HOLIDAY HELPER LOAN
- CREDIT UNION BENEFITS
- ANNUAL SHRED DAY
- HOLIDAY INTEREST RATES
- REFINANCE YOUR LOAN
- FINANCIAL EXPLOITATION

Follow us on Social Media!

Simply scan the QR codes for our Facebook and Instagram



"Autumn shows us how beautiful it is to let things go" - Unknown

Mortgage Loans Now Available!

Don't just dream it. Do it! Brazos Star Credit Union has recently partnered with Tru Home Solutions to help you find the perfect mortgage. To view our rates and learn more about our mortgage loans, visit our website brazosstarcu.com, head over to the *Home Loans* tab and click on the *Mortgage Information Center* button.

To ensure you receive a timely decision on your loan inquiry, follow our Application Tips. These tips are designed to help borrowers avoid some of the most common pitfalls that cause delays in their loan approvals. Half of the entire loan process is dependent upon the borrower. To ensure a speedy credit decision on your loan inquiry, be sure to read and follow our helpful tips.

Along with our checklist, we also have a mortgage calculator available and the mortgage loan application. For more questions, visit our website or call 844-202-3421!



HOLIDAY HELPER LOAN

BORROW UP TO \$5,000.00*

October 15th - January 15th, 2024

brazosstarcu.com

*Holiday Helper Loans are offered for a limited time, and are great for unexpected events, consolidating debt or planning a perfect holiday or vacation. Visit our website for more information. To begin the process you will need to fill out an application and provide us with your proof of income.

Why wait? Enjoy exclusive member discounts from T-Mobile, TurboTax, TruStage, and more! Simply visit rewards.lovemycreditunion.org.



Love My Credit Union®
rewards

Shred Day countdown is on!

October 18, 9:00 a.m.—1:00 p.m. At the Credit Union!

Bonus: You can RSVP to our Annual Shred Day event via our Facebook page by clicking on **Events < 2023 Annual Shred Day < Going**



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)

The brighter place to bank!

MEMBER NCUA

Financial Exploitation

If it's not your
money, it's a crime.

EveryonesBusiness.org

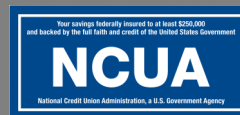


TEXAS
Department of Family
and Protective Services



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



Financial Exploitation

Awareness

October is financial exploitation awareness month. Resources are available to help identify and protect those persons most vulnerable. For more information, click on:

[https://www.dfps.texas.gov/Everyones Business/](https://www.dfps.texas.gov/EveryonesBusiness/)

Financial exploitation is the illegal or improper use of another person's money or property for personal profit or gain. Financial exploitation of older adults and those with disabilities is a major problem. Stopping it is everyone's business.

**Shred your
Stuff**

Special Holiday Interest Rates on VISA® Credit Cards

This holiday season, there is no need to run out and apply for tons of retail credit cards when the best value is at Brazos Star! Enjoy a promotional rate of **4.99% APR** through the end of July 2024 on purchases made between **October 17 and January 5, 2024**.

* To qualify for this special rate promotion, the cardholder's account must be current on monthly VISA credit card payments. For more information, visit us at <https://www.brazosstarcu.com/cards/visa-credit-cards/>. **Let the holiday season begin!**

PRO TIP: The best time to pay your credit card bill is before it's late. You can avoid late payment fees when you make at least your minimum payment by the due date. And if you can pay your full balance before the due date, you can avoid accruing interest charges.

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, TX 77840
Telephone: (979)846-7456 or email:
help@brazosstarcu.com

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below: In person or by U.S. Mail:

914 East Anderson Lane
Austin, Texas 78752-1699

Telephone: (512) 837-9236
Facsimile Number: (512) 8320278
email: complaints@tud.texas.gov
Website: www.tud.texas.gov