

BRAZOS STAR CU NEWS

Your Quarterly Newsletter – December 31, 2025



Use the QR code to sign up for secure text messaging from Brazos Star Credit Union.

MEMBERS: Review your address for correct phone, email address and account and beneficiary information. Sign up to receive important text messages and email alerts for up-to-date credit union information.

In this issue:

- New Year – New Scams!
- ATM Refunds now available
- 1099s out by January 31
- 200% **BONUS** Dividends Declared by your Board of Directors!
- In the market for a Home Equity Loan? We have you covered!
- New Mortgage Servicer!



New Year – New Mortgage Servicer!

Introducing

myCU mortgage[®]

Transitioning in early 2026, Brazos Star will now partner with myCU mortgage for many new types of mortgages for members!

Bonus Dividends Posted in 2025!

Our Credit Union Board of Directors has once again voted to declare bonus dividends on shares, drafts, and club accounts to all member accounts at year-end. This decision is based in part on the positive net income of the credit union after all expenses, commitments and interest on accounts were paid. Using additional earnings to give back to our members with **200% BONUS DIVIDENDS** is a sign of the cooperative success of the credit union. This doubles the dividends members were paid on their accounts throughout the year. That means you benefit in ways big banks can't match. It's one of the most unique and rewarding parts of being a credit union member. Does your bank do that? Our board of directors believes that posting **200 % BONUS DIVIDENDS** is one of the many ways we show our appreciation to members for being a part of our financial cooperative.



The Brighter Place to Bank!

BOARD OF DIRECTORS ANNOUNCEMENT

The Nominating Committee of Brazos Star Credit Union has announced a call for candidates of volunteer members who are willing to serve as Board members for a three-year term. Nominations will close on January 16, 2026. The Nominating Committee will review all applications and will submit the 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 2026, two board positions will be filled. Position 1, is held by Fred Bingaman, and position 2, is held by 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 before the membership for each position. The credit union membership will elect the nominees as presented by acclamation at the Annual Meeting to be held on Thursday, April 16, 2026.

Nominations for any vacancy may be made by special petition and signed by at least one (1%) percent of the membership with a minimum of 20 member signatures and a maximum of 500 signatures in good standing. The closing date to file by special petition is March 6, 2026 at the credit union office. For more information, contact Mary Beth Borroni, President/CEO in writing at mb.borroni@brazosstarcu.com.

You can get cash back with your debit card at most major **grocery stores, pharmacies (like CVS, Walgreens), big-box retailers (Walmart, Target), and gas stations (7-Eleven, Shell)** when making a purchase and entering your PIN, avoiding an ATM trip, with many offering it fee-free up to certain limits. Members can also get cash from any Aggieland Credit Union or Greater Texas Federal Credit Union ATMs without a service charge.

In our plastic card world, don't feel stranded and without access to cash, if necessary. Brazos Star Credit Union now offers ATM service charge refunds for up to \$20.00 within one statement cycle. Within 30 days of each month-end cycle, members can now claim a refund by completing the online ATM refund form in online banking. This new service benefit is effective 01-01-2026!



CU Annual Meeting 04-16-2026

1099-INT Interest statements will be out to you by 01-31-2026, as required by the Internal Revenue Service. If you have earned interest or dividends greater than \$10.00 you will receive a 1099 form. Your 1099-INT Statement will arrive in the same manner you receive your statements. If you receive online statements through secure online banking, the 1099 statements can be found under the tab Statements and Tax Forms.



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 Fax Number: (512) 8320278
email: complaints@tud.texas.gov Website: www.tud.texas.gov

New Year – New Scams – Beware!

Scammers on social media can be found with every click! Fraud is already rampant. Since 2020, the number of adults age 60 and older who reported a loss of \$10,000 or more from impostor scams alone more than quadrupled in 2024, according to the Federal Trade Commission (FTC). And remember, report any fraud to the Federal Trade Commission at <https://reportfraud.ftc.gov/>

Don't be a victim of scams: the hot scams of 2026 include Romance Scams, Pervert or Scandal Scams, Digital or Account Takeover Scams, Crime Recovery Scams and Future Employment Scams.

For more information on how to avoid being a victim, go to: www.ftc.gov, or <https://www.aarp.org/money/scams-fraud/biggest-scams-to-watch-for-2026/>

How to Report Fraud at



ReportFraud.ftc.gov

Home Equity Loans Offer High Value Let your Home work for you!

By taking advantage of your home's equity, you can have access to the cash you need now with a competitive rate and term that fits your goals. Our Home Equity Loan has no application fee and low closing costs. Use your home equity loan to free up funds to consolidate debt or to help finance major expenses – such as home renovations or repairs, dream vacations or more. If you're looking for a home equity loan, Brazos Star CU will help find a solution perfect for you.

Apply Today!