

BRAZOS STAR CU NEWS



Here's what's making the news at the CU!



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:

- Where do you go for cash?
Use your PIN anywhere to get cash back with Debit!
- New Home Mortgage Partner myCUMortgage
- When is the best time to purchase a vehicle?
- Tap-to-Pay Credit Cards coming soon!!



Use your VISA®

Debit Card Anywhere

VISA® is accepted for quick cash

Remember using your unique PIN allows you to withdraw cash along with your purchase at retailers like Walmart, Kroger, Target and more!



Your dedicated loan originator:

Shelbee Wagener, NMLSR ID: 1588749

Mortgage Originator, 937.986.9350

swagener@mycumortgage.com



Meet Our New Mortgage Partner, myCUMortgage®

Buying a home is a big deal—and now, it just got easier.

We're excited to announce our new partnership with myCUMortgage®, giving our members access to a full suite of mortgage loan options backed by credit union values you already trust. Whether you're buying your first home, upgrading to fit a growing family, or refinancing to make your monthly payment work harder for you, this partnership opens the door to more possibilities.

What this means for our members

Through myCUMortgage®, members can explore:

Competitive mortgage options designed with members in mind

Guidance from mortgage experts who understand credit union members—not commissions

A smoother, more supported homebuying experience from application to closing.

In short: more options, more expertise, and the same people-first approach you expect from us.

Let's get you home.

If homeownership is on your radar—or if you're wondering whether refinancing could put money back in your pocket—now's a great time to explore your options. With myCUMortgage® by our side, we're ready to help you take the next step.

Coming Soon...Tap-to-pay Credit Cards -- Don't have one of our low-rate credit cards? Apply online today!

Your Brazos Star VISA® credit card is getting an upgrade. Soon, you'll be able to add it to your mobile wallet and tap it to pay for something. We cannot wait to make this new upgrade available to you. Look for more information soon.

ANNUAL MEETING



The credit union's 65th Annual Meeting will take place on April 16, 2026, at the Brazos Center, 3232 Briarcrest Drive, in Bryan. Members will receive information to RSVP online soon. Reservations are required for this event. Doors will open at 6:00 p.m., Dinner at 6:30 and the Business meeting will commence at 7:00 p.m. with BINGO to follow!

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

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 closed January 16, 2026. The Nominating Committee reviewed all applications and submitted the slate of nominees to be announced to 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.

Don't miss this opportunity to transfer credit card balances to a credit union VISA® Credit Card!




It's time to transfer from a high balance card to ours! Get the Platinum card experience without the high rate or annual fees!

- **No Annual Fee**
- **No Foreign Transaction Fee**
- **No Balance Transfer Fee**
- **No Cash Advance Fee**
- **Fixed Interest Rates**
- **3% minimum payment due**
- **Generous Lines of Credit**
- **EZCard helps you stay in control**
- **Earn points on everyday purchases**
- **Rates as low as 6.49% APR***

* Credit application required; not all applicants may receive the lowest rate on available lines of credit.

Apply online today!
We can save you money!

1099-INT Interest statements were mailed by January 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.

 **Statements & Tax Forms**

Now is the best time to purchase a new 2025-2026 vehicle. Interest rates are low and the credit union offers low rates for vehicles up to two years old with low miles.