

BRAZOS STAR CU NEWS



BRAZOS STAR
CREDIT UNION
ESTD 1961

979-846-7456

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



Is your account information up to date? Do we have the correct contact information on file for you? Are you able to log into your online banking account securely?

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.

FREE CHECKING

WITH YOU IN MIND!

Open a checking account today!

- No monthly fees
- Online banking
- Bill Pay
- Direct Deposit
- Free Visa Debit
- No minimum balances
- Earn dividends



Get cash back almost anywhere with VISA® Debit Cards

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



What are Digital Wallets? How can you get started with your Apple®, Samsung® or Google®, device?

A digital wallet is an application that operates on mobile devices like smartphones and tablets. It stores payment information, allowing users to pay for purchases directly from their devices instead of using their physical cards. Similar to a physical wallet, a digital wallet can hold your credit union VISA® Credit card information and other payment methods—including debit cards, and bank account numbers—so that you can easily use that information at the point of sale.

Digital wallets use [tokenization](#) to transmit data at the point of sale. Instead of sending a member's actual credit card number, the digital wallet generates a one-time code—a token—made of random numbers and sends that to the card reader instead. If a data breach occurs with the business or payment processor, any payments that were processed with digital wallets will be safer than other card payments, since no card numbers were used. With digital wallets, members no longer need to manually enter their VISA® credit card and billing information. Most digital wallets allow mobile devices to make payments at any point of sale that is enabled for contactless transactions. Some also allow members to use rewards, spend loyalty points, or store concert and movie tickets, personal identification, boarding passes, or cryptocurrencies. Download your VISA® credit union credit card to your cell phone device today to make your transactions easier and safer using tokenization.

- **Apple Pay**
Apple Pay is a leader in digital wallets, processing an estimated [\\$10 trillion annually](#), with more than 60 million users in the United States in 2025. Their wallet app is available on Apple devices such as iPhones, iPads, and Apple Watches. Integration with the Apple ecosystem makes Apple Pay convenient for millions of users.
- **Google Pay**
With more than 100 million users, Google Pay supports both online and in-store payments and integrates with Android devices and Google services, making it widely accessible.
- **Samsung Pay**
In 2025, Samsung Wallet (formerly Samsung Pay) had approximately 35 million active users in the United States. The platform saw a 9% year-over-year growth in the US, with users engaging an average of 5.2 times per week and 68% utilizing it for retail purchases.



You don't have the best card with rates as low as 6.49% APR yet? APPLY ONLINE TODAY! Brazos Star has a Rewards VISA® with no Annual Fee, no balance transfer fee along with generous lines of credit!



Enjoy our Anniversary Rates on New and Used Vehicle Purchases

We love our members! Celebrate our 65th anniversary with fantastic rates on new and used vehicle purchases!

- Rates as low as **2.65% APR** on new and used vehicles up to **36 months***
- Defer your loan payment for 60 days
- Loan terms up to 84 months
- Easy online loan application

Check out our current rates and **apply for your auto loan** today. Apply online at www.brazosstarcu.com

*APR=Annual Percentage Yield. Rates subject to creditworthiness. Refinance does not apply to vehicles already financed by Brazos Star Credit Union. Not all borrowers may receive the lowest rates, some conditions apply.



Let the celebrations begin! Look for exciting opportunities for both savings and fun from your family at



Call Shelbee, our mortgage partner!
 Shelbee Wagener, NMLS ID: 1588749
 Mortgage Originator, 937.986.9350
 swagener@mycumortgage.com

Looking for a new place to call home?

Brazos Star Credit Union has now partnered with one of the top credit union loan servicers in the country!

We are proud to introduce
myCUMortgage®

What this means for our credit union members:

We can offer competitive mortgage rates with members in mind, Guidance from mortgage experts who understand credit union members-not commissions, A smoother, more supported home buying experience from application to closing, more options, more expertise, and help from the same people you know.

If homeownership is on your horizon, Or if you are wondering if a home refinance could put money back in your wallet now is a great time to explore your options. With **myCUMortgage®** by our side we're ready to help you take the next step!

You're Invited!

Celebrating 30 Years of Service for Penny Kornegay

Dear Members,
 After three decades of unwavering dedication and leadership, **Penny** has announced her retirement from **Brazos Star Credit Union**. Please join us for a retirement reception as we honor Penny's incredible **30-year legacy** and express our gratitude for her many contributions to our credit union and community. We look forward to seeing you there to share memories and wish **Penny** the very best in this next chapter.

When: Friday, June 12

Time: 2:00 p.m. – 4:00 p.m.

Where: Brazos Star Credit Union
 Light refreshments will be served