

BRAZOS STAR CU NEWS



Your Quarterly Newsletter — December 31, 2023



Got a question? Text us for information! Or use the QR code below to sign up for secure text messaging from Brazos Star Credit Union. 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!

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Follow us on Social Media!

Simply scan the QR codes for our Facebook and Instagram



"Winter forms our character and brings out our best" - Tim Allen

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!



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



Love My
Credit Union®
rewards

Winter Excursion with LJ Travel

We would like to thank everyone who participated in the Bus Ride adventure to Old Town Spring and to watch the Christmas Spectacular at Champion Baptist Church! We look forward to offering future trips with LJ Adventures and Group Travel. Find LJ Adventures on Facebook!

Holiday Helper

BORROW UP TO \$5000

Apply online before January 15, 2024!

BRAZOS STAR CREDIT UNION
ESTD 1961

*All loan applications are subject to credit review and approval. Not all applicants may be approved for the lowest rate and terms.

NCUA

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

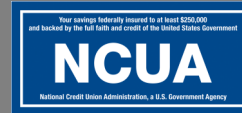


ANNUAL MEETING:

The Brazos Star Credit Union Annual Meeting is slated for **April 18, 2024** at the Brazos Center, 3232 Briarcrest Drive in Bryan, TX. Doors will open at 6:00 p.m. with dinner, a short business meeting and BINGO to follow! Join us for a credit union **FIESTA!** Look for more information to come.

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



Downtown Bryan Lighted Parade

We are proud to announce that Brazos Star Credit Union won **1st place** in the Downtown Bryan Holiday Stroll and Lighted Parade that took place December 7th, 2023. The judges panel stated "This was the best year yet!" That being said, we would like to thank everyone who participated and attended the parade. We have received a Golden Globe which is on display at our lobby, along with a check in the amount of \$400. Brazos Star has voted to match the funds for a total of \$800 to donate to [Brazos Valley Blessings](#). This non-profit organization was voted on by the employees of the credit union and was recommended to the Board of Directors. Mrs. Amber Robertson, founder of Brazos Valley Blessings was presented a check and a photo opportunity was held. Additionally, credit union volunteer and Holiday Float Wheelman, **Keith Landolt**, was presented with a First Place Medal and an Appreciation Gift from the credit union for being the most enthusiastic volunteer of the year!



BONUS DIVIDENDS ON SHARE ACCOUNTS: The Board of Directors has voted again to post **BONUS DIVIDENDS** to all member share accounts at year end. This decision is based in part on the positive net income of the credit union after all expenses and interest were paid. Using excess earnings to give back to our members in the form of **100% Bonus Dividends** is a value-added benefit of credit union membership. Bonus dividends are not guaranteed, but certainly appreciated. Thank you!

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@ cud.texas.gov Website: www.cud.texas.gov

Board of Directors Announcement

The Nominating Committee of Brazos Star Credit Union has announced nominees for the two positions expiring in 2024. Position 6 is returning incumbent Linda Jeffress, who has served as a board member since 2019. Position 7 is returning incumbent board member Johnny Stimson, who has served on the board since 2020. Both are willing to serve as Volunteer Board Members for another three year term. All applicants have been vetted by the Nominating Committee and will be set forth to the membership at the Annual Meeting to be held on April 18, 2024.

Nominations for any vacancy may be made by special petition and signed by at least one percent (1%) of the credit union membership with a minimum of twenty-five and a maximum of five hundred signatures. The closing date for any special petition filing is 1:00 p.m. on February 3, 2024 at the credit union office. The board of directors election will not be conducted by ballot when there is only one nominee vetted and presented by the nominating committee to the general membership to fill each position. For more information and our application, contact Mary Beth Borroni, CEO, by calling 979-846-7456 or visit the credit union office. For more information on the 2024 nominees, please go to our website at www.brazosstarcu.com to read their biographical information.