

BRAZOS STAR CU NEWS

Your Quarterly Newsletter — September 30, 2024



Cornerstone Resources is conducting a verification of member accounts. Compare your records and report differences to verification@cornerstoneresources.coop. Please state your name and credit union.

In this issue:

- SHRED DAY
- ECOA
- HOLIDAY SHOPPING
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- Mobile Deposit

October is Breast Cancer Awareness Month!



The 50th Anniversary of the Equal Credit Opportunity Act !

On October 28, 2024 will mark the 50th anniversary of the signing of the Equal Credit Opportunity. The ECOA was passed at a time when discrimination against women applying for credit was common. For example, mortgage lenders often discounted a married woman's income, especially if she was of childbearing age. Things weren't much better for single women, either. Organizations that lobbied for the passage of ECOA also claimed that mortgage lenders were more likely to deny credit to single women relative to other applicants. It was a turning point for women's rights!

Our Annual Shred Day Event is scheduled for

October/22/2024

From 9:00AM – 1:00PM

at The Credit Union



EQUAL HOUSING LENDER

Mortgage loans are now offered through Brazos Star and Tru Home Solutions. We make home ownership and home refinances a breeze. Answers to your questions are just a phone call or text message away.

SHRED! SHRED! SHRED!

Limit 3 Copy Paper sized boxes —
no commercial shred accepted

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



10 Auto Buying Tips for a successful purchase experience!

1. Get pre-approved from the credit union
2. Used Vehicles may provide the best value—call us to check the value!
3. Timing is everything
4. Get educated on the model you want
5. Determine the value of your trade-in
6. Sell your old car yourself
7. Negotiate the vehicle price first
8. Realize everything is negotiable
9. Shop online to check pricing
10. Sometimes you might have to walk away from a deal

Ready to Start Holiday Shopping?

The holiday rush is on! Think super sale events like Amazon Prime Days, Walmart Flash Deals, Holiday Deals, and Target Circle Week. All add up to encouraging early shopping with some great marketplace opportunities for savings.

Make plans now to create a budget for holiday shopping and gifting. Brazos Star offers an annual interest rate discount on our VISA credit cards, with a promotional rate of 4.99% APR on retail purchases made between October 1—January 5, 2025 and valid through July 5, 2025*.

Almost half of holiday shopping will be done online this year. Make sure your credit line is sufficient to meet your needs. Do you need an increase in your line of credit? Simply apply for an increase on our website or give us a quick call! We can help!



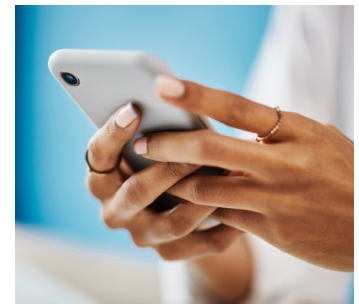
Contact us at:

701 Harvey Road
College Station, TX 77840
979-846-7456 Text or Phone
979-846-6866 Fax
members@brazosstarcu.com
www.brazosstarcu.com



It's easy to Deposit Checks thru Mobile Deposit!

- Its fast and secure!
- Save gas! Save a trip to the credit union.
- Deposit from anywhere in the world. Anytime of day!
- Easy to monitor by text or email!



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@cud.texas.gov](mailto:complaints@ cud.texas.gov) Website: www.cud.texas.gov

Get the App for Mobile Deposit and Online Bill Pay! It's free, easy and secure!