

# BRAZOS STAR CU NEWS

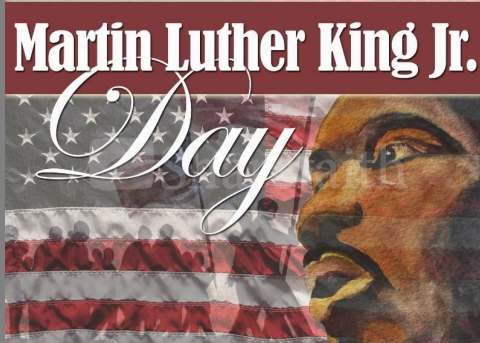
Your Quarterly Newsletter — December 31, 2024



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!

## In this issue:

- Holiday Closures
- Update Information
- How to prevent fraud
- Annual Meeting slated for April 10, 2025
- Brazos Star Excursion to the Painted Churches of Schulenburg –Reserve your seat early!



The Credit Union will be closed on January, 20, 2025 for MLK Day

## Bonus Dividends Posted in 2024!

Our Credit Union Board of Directors has once again voted to declare 100% 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 100% Bonus Dividends is another value-added benefit of credit union membership. Bonus dividends are never guaranteed, but certainly appreciated. This doubles the dividends members were paid on their accounts throughout the year. Does your bank do that?

## Who is your beneficiary?

It's time for an account checkup. Do you have a beneficiary on your accounts? Who is named as your beneficiary on your account if you should pass away? It can be a good idea to set up accounts payable on death to your named beneficiary so that the funds can be paid immediately on your death. This means your beneficiary can get access to the funds without lawyers, legal fees, or waiting to go to court. Always check with your attorney or estate planner to set up a trust, will or other plans to ensure your accounts are taken care of in the event of your passing, divorce, or other life changes.

If you need to verify how your account is styled or whose names are listed as beneficiaries on the account please contact the credit union to verify your information. We also know addresses may change, phone numbers may change, along with email addresses. If your contact information has changed, you must complete the Change of Contact information form or the Change of Address form provided in our secure online banking portal. Or, you can always come to the credit union to complete this information in person. Please be advised our member service representatives will be requesting your unexpired driver license and other valid identification so we may scan it into our computer system if the ones we have on file have expired. Having the most current contact information on file helps ensure your account and personal information is secure.



**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!

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# You are Invited!

To enjoy our first Brazos Star CU excursion

## To the Texas Painted Churches of Schulenburg, Texas

Wednesday, April 16, 2025

Sponsored by Brazos Star Credit Union and hosted by  
Lacy Jones of LJ Adventures and Group travel

Call us to reserve your seat today 979-846-7456

This member only event is just \$45.00!

**We did it again!!!** We won **1st place** at the **DOWNTOWN LIGHTED PARADE** in Bryan! Many thanks go out to the hard work of our staff and especially credit union volunteer and float commander **Keith Landolt of KL Landscapes, LLC** and his employees for their time and talent. We put in many hours of work and fun presenting **Frosty and Friends!**

Board of Directors Announcement ~~ The nominating committee of Brazos Star Credit Union has announced the nominees for the three positions expiring in April 2025. Tara Jackson, Ron Weiman and Arthur Davila, are incumbent board members who 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 10, 2025. Nomination applications may also be made by special petition and signed by at least one percent (1%) of the credit union members with a minimum of 25 valid and current membership signatures. The deadline to apply by petition is March 1, 2025. There will be no nominations from the floor and the election will not be conducted by ballot when there is only one nominee for each position to be filled. For more information and our application, contact Mary Beth Borroni, CEO at 979-846-7456 or visit the credit union office.

### Complaint Notice — Here is help if we can't solve it

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](mailto: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  
email: [complaints@tud.texas.gov](mailto:complaints@tud.texas.gov)  
Website: [www.tud.texas.gov](http://www.tud.texas.gov)  
Telephone: (512) 837-9236  
Fax: (512) 8320278

### Contact us at:

701 Harvey Road  
College Station, TX 77840  
979-846-7456 Text or Phone  
979-846-6866 Fax  
[members@brazosstarcu.com](mailto:members@brazosstarcu.com)  
[www.brazosstarcu.com](http://www.brazosstarcu.com)



### ANNUAL MEETING:

The 64th Annual Meeting of the credit union is slated for **April 10, 2025** at the Brazos Center 3232 Briarcrest Dr, in Bryan. Call us to reserve your seat today. 979-846-7456. Doors will open at 6:00 p.m. Come early to get a seat! BINGO to follow!



### How you can prevent Fraud on your account!

Carefully guard your personal information, be wary of suspicious offers that seem too good to be true, monitor your accounts regularly. Use strong passwords, be cautious about sharing sensitive details online, and report any suspicious activity to the appropriate authorities. Check your credit report at: [www.annualcreditreport.com](http://www.annualcreditreport.com) for more information on identity theft go to: <https://www.identitytheft.gov/>