

FedStar Credit Union

Summer Issue

Building Member Relationships for Life

July 2018

Holiday Closures:

Monday, September 3
Labor Day

Monday, October 8
Columbus Day

Monday, November 12
Veterans Day

Thursday, November 22
Thanksgiving Day

Friday, November 23
Day after Thanksgiving

Tuesday, December 25
Christmas Day

Monday, January 1
New Year's Day

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**Refer-A-Friend Program could
make you \$100 richer!**

It pays to have friends. Literally. There is a lot to love about being a FedStar Credit Union member—competitive rates on loans and deposits, free checking accounts that can earn you interest, plus the ease and convenience of mobile apps, online banking, remote deposit capture and more from friendly service reps who know your name! And there's more -- our debit cards even have access to over 30,000 surcharge-free ATMs worldwide through the largest credit union only ATM network in the country. Now you can earn money when you share FedStar Credit Union with your friends and family! When friends and family join the credit union and mention you, your name will be entered into a drawing for \$100.00. Both the new member and the existing member will have a chance to win! There is no limit on the number of referrals you can earn! The more people you tell, the better your chances of winning. We already think you are a winner, but now you can win some cash just by referring friends and family to FedStar Credit Union! Contact us for more details and to pick up a referral packet!

Have you stopped by the credit union lately?

Come see what we have to offer! Make sure that you use your membership and all its benefits to the fullest. Update your signature cards, make sure we have a current physical and mailing address and email information, including providing your current driver's license or identification information. Keep your contact and identifying information at FedStar updated at least annually!



ATTENTION:

New VISA® Credit Cards

FedStar VISA® credit card holders may have already received a new chip card and pin in the mail. If you have already received one, great! Please remember to update your card information if you make regular or automatic payments through a billing system so that all your payments are made with the correct, new card number and there will be no payment delays.



What you may have missed...

Annual Meeting Highlights

The Annual Membership meeting of FedStar Credit Union was held on Thursday, April 12, 2018 at the Brazos Center in Bryan. Approximately 125 valued credit union members attended the business meeting, approved the actions of the board and election of new board members. Regular business of the board was discussed, and the credit union once again has shown profitability and provided valuable services to our members in 2017. The credit union paid out over \$64,811 to members in the form of dividends and interest. Member equity increased to a high of \$26,162,849.00, which is an increase of over 6.20%. Member share accounts also grew by more than \$1.5 million dollars in total deposits, which is an increase of 7.10% over 2016. Members enjoyed the annual pasta dinner, along with swag bags, and cash prizes and drawings from \$25.00 to over \$100.00.

Newly elected board members were Ms. Linda Jeffress and Mr. Bill McGuire whose terms will expire in 2021.

Vacation Vibes!



Instant Issue DEBIT cards!



Have you ever misplaced or lost your VISA® debit card? Worse, have you had it stolen? It's inconvenient waiting for your new card to arrive in the mail. Now, FedStar Credit Union can offer you access to your share draft checking account with our immediate issue debit cards! All new account cards and lost or stolen debit cards can now be issued or replaced at our office. This is just one more way that Fedstar Credit Union is making banking more convenient and accessible for you! For more information, contact us at 979-846-7456.

FedStar Credit Union is available to meet your needs around the clock!

Want to deposit a check at midnight? Traveling out of town and need cash? Fedstar is available to members online at www.fedstarcu.com to check balances, make payments and transfer funds conveniently and securely. With Remote Deposit Capture, members can tap! snap! and deposit! checks any time of day or night! Using your smartphone device you can track purchases made but not yet posted to your account to help you stay in balance 24/7! Use our CardNav app along with our mobile app to make banking easy!



Summer is the time to travel for some!



Let us know!

Save your self the stress of having your card declined when your are traveling around. If you are planning a trip, fill out a Travel Notification Form. Complete one in person, online, or call and we can get it filled out for you. This will allow us to place a Status update to your card that you will be traveling.

If for some reason you forget or your card is being blocked for suspected fraud the fraud department will call you to request verification of transactions. Once you approve the transaction they will let the item(s) clear.

*Please make sure we have updated phone number on file so the fraud detection department can contact you!

Choose our VISA® for the best value and card benefits anywhere!

Fedstar has upgraded our VISA® Credit Card Lines of credit with more benefits, rewards and low-cost options for members. We offer a fixed interest rate with no fees for cash advances, and reward points with every purchase. This exciting program rewards members with one point for every dollar you spend on purchases. Members can redeem points for a wide selection of merchandise, gift cards and travel upgrades. **APPLY TODAY!**

https://www.fedstarcu.com/cards_vcc.html



● Redeem — * Earn even more — * Save big

Don't do the paperwork Shuffle!



Sign up for E-Statements!

Do you have stacks of unopened mail on your counter or desk? Fedstar has a solution for you that is safer, faster and more convenient than paper statements. Sign up for e-statements to save money and eliminate the clutter! You will help the environment too! Should you wish to keep receiving paper statements, your account will be charged a convenience fee of \$3.00 for every paper statement. To sign up for e-statements, call us, or email us, or go to our website and select e-statement sign up under helpful links. Once you are signed up you will get e-statements in the next statement period. You have the option of printing them, saving them to your computer, or even just keeping them on your account. E-statements are accessible online for 24 months.

